

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: Senior Class Individual Rate Increase, 2020/

Filing at a Glance

Company: Continental General Insurance Company
Product Name: Long Term Care
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 07/01/2020
SERFF Tr Num: GLTC-132438907
SERFF Status: Assigned
State Tr Num: GLTC-132438907
State Status: Received Review in Progress
Co Tr Num: SENIOR CLASS INDIVIDUAL RATE INCREASE, 2020

Implementation: On Approval
Date Requested:
Author(s): Beth Lovaas, Cameron Zima, Huyen Pham, Elizabeth Burchfield, Noah Simonson, Melissa Sample, Elizabeth O'Brien, Sean Zhou, Madison Nahrup

Reviewer(s): Jim Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 6% increase on 11 PA policyholders of Continental General LTC forms L?-6000?-NQ, L?-6000?-TQ, LTC?-020201?-UTA?-NQ, and LTC?-020201?-UTA?-TQ.

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: Senior Class Individual Rate Increase, 2020/

General Information

Project Name: Senior Class Individual Rate Increase, 2020 Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: Texas is the state of domicile
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 6% Filing Status Changed: 07/03/2020
State Status Changed: 07/03/2020
Deemer Date: Created By: Huyen Pham
Submitted By: Huyen Pham Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

Dear Sir or Madam:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases on the above-referenced Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long-Term Care insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Sincerely,

Elizabeth A. O'Brien, FSA, MAAA
Associate Actuary
Continental General Insurance Company

Company and Contact

Filing Contact Information

Madison Nahrup, Manager of Pricing
11001 Lakeline Blvd. Suite 120
Austin, TX 78720

Madison.Nahrup@continental-ins.com
512-969-2837 [Phone]

SERFF Tracking #: GLTC-132438907 **State Tracking #:** GLTC-132438907

Company Tracking #: SENIOR CLASS INDIVIDUAL
RATE INCREASE, 2...

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: Senior Class Individual Rate Increase, 2020/

Filing Company Information

Continental General Insurance Company
11001 Lakeline Blvd
Suite 120
Austin, TX 78717
(866) 830-0607 ext. [Phone]

CoCode: 71404
Group Code: 84
Group Name:
FEIN Number: 47-0463747

State of Domicile: Texas
Company Type: Life & Health
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: Texas is the state of domicile. Texas filing fee is \$100.
Per Company: Yes

Company	Amount	Date Processed	Transaction #
Continental General Insurance Company	\$100.00	07/01/2020	180230877

SERFF Tracking #:	GLTC-132438907	State Tracking #:	GLTC-132438907	Company Tracking #:	SENIOR CLASS INDIVIDUAL RATE INCREASE, 2...
State:	Pennsylvania	Filing Company:	Continental General Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Long Term Care				
Project Name/Number:	Senior Class Individual Rate Increase, 2020/				

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	20.000%
Effective Date of Last Rate Revision:	08/23/2019
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	GLTC-131676674

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Continental General Insurance Company	6.000%	6.000%	\$2,224	11	\$37,069	6.000%	6.000%

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	Senior Class Individual Rate Increase, 2020/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		SC - SCI L6000 Rate Sheets	L-6000	Revised	Previous State Filing Number: GLTC-131676674 Percent Rate Change Request: 6	PA - SCI L6000 Rate Sheets.pdf,

Current Rate Sheets

Continental General Insurance Company
Individual Long Term Care Form L-6000-TQ-PA
Base Premiums for: \$10/Day NH Only
7-Day Elimination Period

Annual Premiums for Preferred Risks

Issue Age	Benefit Period (Days)			1800	2160	Unlimited
	720	1080	1440			
<39	\$28	\$31	\$33	\$35	\$36	\$38
39	29	33	35	38	40	41
40	31	35	38	40	41	45
41	33	36	41	43	45	48
42	35	41	43	47	50	52
43	36	43	47	50	54	55
44	40	47	48	54	55	59
45	41	48	54	55	57	62
46	43	50	55	57	62	66
47	45	52	57	62	66	69
48	47	54	59	64	67	71
49	48	55	60	66	69	74
50	50	57	62	67	71	74
51	52	59	64	69	73	76
52	54	60	67	71	74	78
53	54	64	71	74	78	85
54	55	66	74	78	81	90
55	57	69	76	81	86	95
56	62	74	81	86	92	99
57	64	76	85	92	95	104
58	69	83	92	99	105	114
59	74	92	100	107	112	123
60	79	97	111	118	121	133
61	86	105	118	124	133	143
62	93	112	124	135	138	154
63	99	121	135	145	152	164
64	107	131	145	157	164	178
65	116	142	157	168	176	190
66	124	152	166	180	188	202
67	131	161	178	192	202	214
68	147	180	202	214	225	242
69	162	200	221	238	247	266
70	178	218	244	261	271	292
71	194	238	264	283	297	318
72	207	256	287	308	321	344
73	244	299	332	359	375	401
74	278	342	380	410	429	458
75	311	384	430	460	482	517
76	346	427	477	511	537	570
77	380	470	524	565	589	629
78	418	520	581	624	651	695
79	458	567	636	681	715	760
80	498	617	693	743	778	826
81	537	667	747	802	842	890
82	577	714	800	864	905	957
83	617	766	859	923	966	1,021
84	653	816	914	980	1,030	1,089
85	698	867	971	1,045	1,097	1,159
86	**	768	954	1,068	1,150	1,275
87	**	845	1,050	1,175	1,265	1,403
88	**	929	1,155	1,293	1,391	1,543
89	**	1,022	1,270	1,422	1,531	1,698
90	**	1,124	1,397	1,564	1,684	1,867
91	**	1,237	1,537	1,720	1,852	2,054
92	**	1,360	1,690	1,892	2,037	2,260
93	**	1,496	1,859	2,082	2,241	2,485
94	**	1,646	2,045	2,290	2,465	2,734
95	**	1,811	2,250	2,519	2,712	3,007
96	**	1,992	2,475	2,771	2,983	3,308
97	**	2,191	2,722	3,048	3,281	3,639
98	**	2,410	2,995	3,353	3,609	4,003
99+	**	2,651	3,294	3,688	3,970	4,403

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Current Rate Sheets

Continental General Insurance Company

Individual Long Term Care Form L-6000-TQ-PA

Base Premiums for: \$10/Day NH, HHC Daily Max 50% of NH

7-Day Elimination Period

Annual Premiums for Preferred Risks

Issue Age	Benefit Period (Days)			1800	2160	Unlimited
	720	1080	1440			
<39	\$29	\$33	\$35	\$38	\$40	\$41
39	31	35	38	41	43	45
40	33	38	41	43	45	48
41	35	40	45	47	48	52
42	36	45	47	50	54	55
43	38	47	50	54	57	60
44	43	50	52	57	59	64
45	45	52	57	60	62	67
46	47	54	60	62	67	71
47	48	55	62	67	71	74
48	50	57	64	69	73	76
49	52	60	66	71	74	79
50	54	62	67	73	76	81
51	55	64	69	74	78	83
52	57	66	73	76	79	85
53	59	69	76	79	85	92
54	60	71	79	85	88	97
55	62	74	83	88	93	102
56	67	79	88	93	99	107
57	69	83	92	99	102	112
58	74	90	99	107	114	123
59	79	99	109	116	121	133
60	86	105	119	126	131	143
61	93	114	126	135	143	156
62	100	121	135	145	150	166
63	107	131	145	157	164	178
64	116	142	157	169	178	192
65	124	154	169	181	190	206
66	135	164	180	194	204	219
67	142	173	192	207	218	232
68	159	194	218	232	244	261
69	176	216	238	257	268	287
70	192	235	263	282	294	316
71	209	257	285	306	321	344
72	225	276	309	332	347	372
73	263	323	359	389	406	434
74	301	370	411	442	463	494
75	337	415	465	498	522	558
76	373	461	515	553	581	617
77	411	508	567	610	638	681
78	453	562	627	674	705	752
79	496	613	688	736	774	823
80	537	667	748	804	840	893
81	581	721	807	867	909	963
82	624	772	866	933	978	1,035
83	667	828	928	997	1,044	1,104
84	707	881	988	1,059	1,113	1,177
85	755	938	1,051	1,130	1,185	1,253
86	**	831	1,032	1,156	1,243	1,304
87	**	914	1,135	1,271	1,367	1,434
88	**	1,005	1,249	1,398	1,504	1,578
89	**	1,106	1,374	1,538	1,655	1,736
90	**	1,216	1,511	1,692	1,820	1,909
91	**	1,338	1,662	1,861	2,002	2,100
92	**	1,472	1,828	2,047	2,202	2,310
93	**	1,619	2,011	2,252	2,423	2,541
94	**	1,781	2,212	2,477	2,665	2,795
95	**	1,959	2,434	2,725	2,931	3,075
96	**	2,154	2,677	2,998	3,224	3,382
97	**	2,370	2,945	3,297	3,547	3,720
98	**	2,607	3,239	3,627	3,901	4,092
99+	**	2,868	3,563	3,990	4,292	4,502

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Current Rate Sheets

Continental General Insurance Company

Individual Long Term Care Form L-6000-TQ-PA

Base Premiums for: \$10/Day NH, HHC Daily Max 80% of NH

7-Day Elimination Period

Annual Premiums for Preferred Risks

Issue Age	Benefit Period (Days)			1800	2160	Unlimited
	720	1080	1440			
<39	\$31	\$35	\$38	\$40	\$41	\$43
39	33	38	40	43	45	47
40	35	40	43	45	50	52
41	36	43	47	50	52	57
42	38	47	48	54	55	62
43	40	48	54	57	59	66
44	45	52	55	60	62	69
45	47	54	60	62	69	73
46	48	55	62	69	71	78
47	50	60	66	71	74	83
48	52	62	67	74	76	85
49	54	64	69	76	79	88
50	55	66	71	78	81	90
51	57	67	74	79	83	92
52	59	69	76	81	86	93
53	60	71	79	86	92	99
54	62	74	85	92	95	105
55	64	78	88	95	100	111
56	69	85	92	99	105	116
57	71	86	97	105	111	121
58	78	95	105	114	123	133
59	83	102	116	124	131	145
60	90	111	124	135	142	156
61	97	119	133	145	152	168
62	102	128	143	154	162	178
63	112	138	154	168	176	192
64	121	149	168	181	188	207
65	130	161	180	192	202	221
66	138	169	190	206	214	233
67	147	181	204	219	230	249
68	166	204	226	244	256	276
69	181	225	251	270	283	306
70	197	245	275	297	311	335
71	216	268	301	321	339	365
72	232	289	323	349	363	394
73	270	335	377	406	425	460
74	308	382	430	463	486	522
75	346	430	482	522	546	588
76	384	477	536	577	607	650
77	420	525	589	636	667	714
78	463	579	651	702	736	788
79	506	634	714	769	807	861
80	550	689	776	836	876	935
81	593	743	838	902	945	1,007
82	636	798	900	969	1,016	1,080
83	679	852	963	1,035	1,085	1,153
84	722	907	1,023	1,102	1,156	1,227
85	771	968	1,089	1,175	1,230	1,305
86	**	848	1,064	1,198	1,293	1,353
87	**	933	1,171	1,317	1,422	1,489
88	**	1,026	1,288	1,449	1,564	1,638
89	**	1,128	1,417	1,594	1,720	1,801
90	**	1,241	1,558	1,753	1,892	1,981
91	**	1,365	1,714	1,929	2,082	2,180
92	**	1,502	1,886	2,121	2,290	2,398
93	**	1,652	2,074	2,334	2,519	2,637
94	**	1,817	2,282	2,567	2,771	2,901
95	**	1,999	2,510	2,824	3,048	3,191
96	**	2,199	2,761	3,106	3,353	3,510
97	**	2,419	3,037	3,417	3,688	3,861
98	**	2,661	3,341	3,758	4,057	4,247
99+	**	2,927	3,675	4,134	4,462	4,672

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Current Rate Sheets

Continental General Insurance Company

Individual Long Term Care Form L-6000-TQ-PA

Base Premiums for: \$10/Day NH, HHC Daily Max 100% of NH

7-Day Elimination Period

Annual Premiums for Preferred Risks

Issue Age	Benefit Period (Days)			1800	2160	Unlimited
	720	1080	1440			
<39	\$33	\$36	\$40	\$41	\$43	\$47
39	35	40	41	45	47	50
40	36	41	45	48	52	55
41	38	45	48	52	54	60
42	40	48	52	55	57	66
43	41	50	55	60	62	69
44	47	54	57	62	67	73
45	48	55	62	67	71	78
46	50	59	64	71	73	83
47	52	62	69	73	78	88
48	54	64	71	76	79	90
49	55	66	73	78	83	92
50	57	67	74	79	85	95
51	59	69	76	83	86	97
52	60	71	78	85	90	100
53	62	73	83	90	95	105
54	64	78	86	95	99	111
55	66	83	90	99	104	118
56	71	86	97	104	111	123
57	73	88	102	109	114	128
58	79	97	109	119	124	140
59	85	105	118	130	137	150
60	92	114	130	140	147	162
61	99	123	138	149	159	175
62	105	130	149	161	168	188
63	114	142	159	173	183	202
64	123	152	173	187	195	214
65	133	164	183	200	209	228
66	142	176	195	213	225	244
67	152	187	209	226	237	259
68	168	209	233	252	264	289
69	185	230	259	280	290	318
70	202	251	283	304	321	347
71	218	273	308	332	349	378
72	237	295	332	358	375	408
73	275	342	387	416	439	473
74	313	392	442	475	499	539
75	349	437	496	536	560	605
76	387	487	550	593	624	669
77	427	536	605	651	683	734
78	470	589	665	721	755	810
79	513	646	731	788	826	885
80	556	702	793	857	897	959
81	601	759	854	923	969	1,033
82	645	812	919	990	1,040	1,108
83	688	867	982	1,058	1,113	1,182
84	731	923	1,042	1,125	1,184	1,258
85	781	985	1,113	1,199	1,260	1,339
86	**	859	1,083	1,224	1,319	1,386
87	**	945	1,192	1,347	1,451	1,524
88	**	1,040	1,311	1,481	1,596	1,677
89	**	1,144	1,442	1,629	1,756	1,844
90	**	1,258	1,586	1,792	1,931	2,029
91	**	1,384	1,745	1,971	2,125	2,232
92	**	1,522	1,919	2,169	2,337	2,455
93	**	1,674	2,111	2,385	2,571	2,700
94	**	1,842	2,322	2,624	2,828	2,970
95	**	2,026	2,555	2,886	3,111	3,267
96	**	2,228	2,810	3,175	3,422	3,594
97	**	2,451	3,091	3,493	3,764	3,954
98	**	2,696	3,400	3,842	4,140	4,349
99+	**	2,966	3,740	4,226	4,554	4,784

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Current Rate Sheets

Continental General Insurance Company

Individual Long Term Care Form L-6000-TQ-PA

Base Premiums for: \$10/Day NH, HHC Daily Max 125% of NH

7-Day Elimination Period

Annual Premiums for Preferred Risks

Issue Age		Benefit Period (Days)			1800	2160	Unlimited
		720	1080	1440			
<39		\$35	\$38	\$43	\$45	\$47	\$50
39		36	43	45	47	48	54
40		38	45	47	52	55	59
41		40	48	50	55	57	66
42		41	50	55	59	59	71
43		43	52	59	64	66	74
44		48	55	60	66	73	78
45		50	57	66	71	76	83
46		52	62	66	76	78	90
47		54	66	73	78	81	95
48		55	67	74	79	83	97
49		57	69	76	81	88	99
50		59	71	78	83	90	102
51		60	73	79	88	92	104
52		62	74	81	90	95	109
53		64	76	86	95	100	112
54		66	81	90	100	104	118
55		67	88	93	104	109	126
56		73	90	102	109	118	131
57		74	92	107	114	121	137
58		83	100	114	126	130	149
59		88	109	123	137	145	159
60		95	119	135	147	156	173
61		102	128	145	156	168	185
62		109	135	156	169	176	200
63		118	147	166	181	194	214
64		126	157	181	195	204	226
65		138	169	190	211	219	240
66		145	183	204	223	235	256
67		157	194	218	237	247	273
68		173	218	242	263	275	302
69		190	237	270	292	302	334
70		207	259	294	316	335	363
71		223	282	320	346	363	396
72		244	306	344	372	389	427
73		282	353	401	430	456	494
74		320	404	458	492	518	562
75		356	449	511	555	579	629
76		394	501	567	613	646	695
77		435	550	624	672	705	762
78		479	603	684	745	781	840
79		522	664	753	814	852	916
80		567	719	816	885	926	992
81		612	778	878	950	1,001	1,070
82		655	833	947	1,020	1,071	1,144
83		698	888	1,009	1,089	1,147	1,222
84		743	943	1,070	1,158	1,220	1,299
85		795	1,009	1,144	1,234	1,298	1,382
86	**	874	1,109	1,260	1,358	1,427	1,522
87	**	961	1,220	1,386	1,493	1,569	1,673
88	**	1,058	1,343	1,524	1,643	1,728	1,840
89	**	1,163	1,477	1,676	1,807	1,899	2,025
90	**	1,279	1,624	1,844	1,987	2,089	2,227
91	**	1,407	1,787	2,027	2,186	2,298	2,450
92	**	1,548	1,965	2,229	2,405	2,528	2,696
93	**	1,702	2,162	2,454	2,646	2,780	2,964
94	**	1,873	2,378	2,697	2,910	3,059	3,261
95	**	2,060	2,616	2,969	3,200	3,364	3,587
96	**	2,265	2,877	3,264	3,520	3,701	3,945
97	**	2,494	3,166	3,591	3,872	4,071	4,339
98	**	2,742	3,482	3,950	4,260	4,477	4,773
99+	**	3,015	3,829	4,344	4,686	4,927	5,250

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Current Rate Sheets

Continental General Insurance Company

Individual Long Term Care Form L-6000-TQ-PA

Base Premiums for: \$10/Day NH, HHC Daily Max 150% of NH

7-Day Elimination Period

Annual Premiums for Preferred Risks

Issue Age	Benefit Period (Days)					
	720	1080	1440	1800	2160	Unlimited
<39	\$36	\$40	\$45	\$47	\$48	\$52
39	38	45	47	48	50	55
40	40	47	48	54	59	62
41	41	50	52	57	59	69
42	43	52	57	60	60	76
43	45	54	60	67	69	78
44	50	57	62	67	76	81
45	52	59	67	74	79	88
46	54	64	67	79	78	95
47	55	69	76	78	85	102
48	57	71	78	83	86	104
49	59	73	79	85	92	104
50	60	74	81	86	93	109
51	62	76	83	92	95	111
52	64	78	85	93	100	116
53	66	79	90	100	105	119
54	67	85	93	105	109	124
55	69	92	97	109	114	133
56	74	93	105	114	123	138
57	76	93	112	119	126	143
58	85	104	119	131	135	157
59	90	112	126	143	152	168
60	97	123	140	154	162	181
61	104	131	150	162	175	194
62	111	138	162	176	185	211
63	121	152	173	188	202	226
64	130	162	188	204	213	237
65	142	175	197	219	228	251
66	149	188	211	232	245	268
67	162	200	226	245	256	287
68	176	225	249	273	285	316
69	194	244	280	302	313	349
70	213	266	304	327	349	378
71	226	289	330	358	377	413
72	249	315	354	384	403	444
73	287	361	415	444	472	513
74	325	415	473	508	536	584
75	361	460	527	574	598	651
76	401	513	584	632	667	721
77	442	563	643	693	727	788
78	487	617	703	767	805	869
79	531	679	774	840	878	947
80	575	736	838	911	954	1,025
81	622	797	900	978	1,030	1,104
82	665	852	973	1,047	1,102	1,180
83	708	907	1,035	1,118	1,182	1,260
84	755	964	1,096	1,191	1,255	1,339
85	807	1,032	1,175	1,268	1,334	1,426
86	**	888	1,135	1,293	1,395	1,467
87	**	976	1,248	1,422	1,534	1,614
88	**	1,075	1,374	1,564	1,688	1,776
89	**	1,182	1,510	1,721	1,858	2,087
90	**	1,299	1,661	1,892	2,043	2,297
91	**	1,429	1,828	2,082	2,246	2,526
92	**	1,572	2,010	2,290	2,471	2,779
93	**	1,730	2,212	2,519	2,718	3,055
94	**	1,903	2,433	2,770	2,991	3,361
95	**	2,093	2,675	3,048	3,290	3,698
96	**	2,302	2,943	3,352	3,618	4,068
97	**	2,533	3,238	3,688	3,981	4,474
98	**	2,786	3,561	4,057	4,379	4,921
99+	**	3,064	3,917	4,462	4,816	5,414

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Rate Sheets with Proposed Premium Rate Increase

Continental General Insurance Company

Individual Long Term Care Form L-6000-TQ-PA

Base Premiums for: \$10/Day NH Only

7-Day Elimination Period

Annual Premiums for Preferred Risks

Issue Age	Benefit Period (Days)			1800	2160	Unlimited
	720	1080	1440			
<39	\$29	\$33	\$35	\$37	\$38	\$40
39	31	35	37	40	42	44
40	33	37	40	42	44	48
41	35	38	44	46	48	51
42	37	44	46	49	53	55
43	38	46	49	53	57	59
44	42	49	51	57	59	62
45	44	51	57	59	60	66
46	46	53	59	60	66	70
47	48	55	60	66	70	73
48	49	57	62	68	71	75
49	51	59	64	70	73	79
50	53	60	66	71	75	79
51	55	62	68	73	77	81
52	57	64	71	75	79	82
53	57	68	75	79	82	90
54	59	70	79	82	86	95
55	60	73	81	86	92	101
56	66	79	86	92	97	104
57	68	81	90	97	101	110
58	73	88	97	104	112	121
59	79	97	106	114	119	130
60	84	103	117	125	128	141
61	92	112	125	132	141	152
62	99	119	132	143	147	163
63	104	128	143	154	161	174
64	114	139	154	167	174	189
65	123	150	167	178	187	201
66	132	161	176	190	200	214
67	139	170	189	203	214	227
68	156	190	214	227	238	256
69	172	212	234	253	262	282
70	189	231	258	277	288	310
71	205	253	280	300	315	337
72	220	271	304	326	341	365
73	258	317	352	381	397	425
74	295	363	403	434	454	485
75	330	407	456	487	511	548
76	366	452	506	542	570	604
77	403	498	555	599	625	667
78	443	551	615	661	691	736
79	485	601	674	722	758	806
80	528	654	735	788	824	876
81	570	707	791	850	892	943
82	612	756	848	916	960	1,015
83	654	811	910	978	1,024	1,083
84	692	865	969	1,039	1,092	1,154
85	740	920	1,029	1,108	1,163	1,229
86	**	814	1,011	1,132	1,219	1,352
87	**	895	1,113	1,246	1,341	1,487
88	**	985	1,224	1,370	1,475	1,636
89	**	1,083	1,346	1,507	1,622	1,799
90	**	1,192	1,481	1,658	1,785	1,979
91	**	1,311	1,629	1,824	1,963	2,177
92	**	1,442	1,792	2,006	2,160	2,395
93	**	1,586	1,971	2,207	2,375	2,635
94	**	1,745	2,168	2,427	2,613	2,898
95	**	1,919	2,385	2,670	2,874	3,188
96	**	2,111	2,623	2,937	3,162	3,507
97	**	2,322	2,886	3,231	3,478	3,857
98	**	2,555	3,174	3,554	3,826	4,243
99+	**	2,810	3,492	3,909	4,208	4,667

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Rate Sheets with Proposed Premium Rate Increase

Continental General Insurance Company

Individual Long Term Care Form L-6000-TQ-PA

Base Premiums for: \$10/Day NH, HHC Daily Max 50% of NH

7-Day Elimination Period

Annual Premiums for Preferred Risks

Issue Age	Benefit Period (Days)			1800	2160	Unlimited
	720	1080	1440			
<39	\$31	\$35	\$37	\$40	\$42	\$44
39	33	37	40	44	46	48
40	35	40	44	46	48	51
41	37	42	48	49	51	55
42	38	48	49	53	57	59
43	40	49	53	57	60	64
44	46	53	55	60	62	68
45	48	55	60	64	66	71
46	49	57	64	66	71	75
47	51	59	66	71	75	79
48	53	60	68	73	77	81
49	55	64	70	75	79	84
50	57	66	71	77	81	86
51	59	68	73	79	82	88
52	60	70	77	81	84	90
53	62	73	81	84	90	97
54	64	75	84	90	93	103
55	66	79	88	93	99	108
56	71	84	93	99	104	114
57	73	88	97	104	108	119
58	79	95	104	114	121	130
59	84	104	115	123	128	141
60	92	112	126	134	139	152
61	99	121	134	143	152	165
62	106	128	143	154	159	176
63	114	139	154	167	174	189
64	123	150	167	180	189	203
65	132	163	180	192	201	218
66	143	174	190	205	216	233
67	150	183	203	220	231	245
68	169	205	231	245	258	277
69	187	229	253	273	284	304
70	203	249	278	299	311	335
71	222	273	302	324	341	365
72	238	293	328	352	368	394
73	278	343	381	412	430	460
74	319	392	436	469	491	524
75	357	440	493	528	553	592
76	396	489	546	586	615	654
77	436	539	601	647	676	722
78	480	595	665	714	747	797
79	526	650	729	780	821	872
80	570	707	793	852	890	947
81	615	764	855	920	963	1,020
82	661	819	918	989	1,037	1,097
83	707	877	984	1,057	1,106	1,170
84	749	934	1,048	1,123	1,180	1,247
85	800	995	1,114	1,198	1,257	1,328
86	**	880	1,094	1,225	1,318	1,382
87	**	969	1,203	1,348	1,449	1,520
88	**	1,065	1,324	1,482	1,594	1,672
89	**	1,172	1,456	1,631	1,754	1,840
90	**	1,289	1,602	1,794	1,929	2,024
91	**	1,418	1,762	1,973	2,122	2,226
92	**	1,560	1,938	2,170	2,334	2,449
93	**	1,716	2,132	2,387	2,568	2,693
94	**	1,887	2,345	2,626	2,825	2,963
95	**	2,076	2,580	2,889	3,107	3,259
96	**	2,284	2,838	3,177	3,418	3,585
97	**	2,512	3,121	3,495	3,760	3,944
98	**	2,763	3,434	3,845	4,136	4,338
99+	**	3,040	3,777	4,229	4,549	4,772

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Rate Sheets with Proposed Premium Rate Increase

Continental General Insurance Company

Individual Long Term Care Form L-6000-TQ-PA

Base Premiums for: \$10/Day NH, HHC Daily Max 80% of NH

7-Day Elimination Period

Annual Premiums for Preferred Risks

Issue Age	Benefit Period (Days)					
	720	1080	1440	1800	2160	Unlimited
<39	\$33	\$37	\$40	\$42	\$44	\$46
39	35	40	42	46	48	49
40	37	42	46	48	53	55
41	38	46	49	53	55	60
42	40	49	51	57	59	66
43	42	51	57	60	62	70
44	48	55	59	64	66	73
45	49	57	64	66	73	77
46	51	59	66	73	75	82
47	53	64	70	75	79	88
48	55	66	71	79	81	90
49	57	68	73	81	84	93
50	59	70	75	82	86	95
51	60	71	79	84	88	97
52	62	73	81	86	92	99
53	64	75	84	92	97	104
54	66	79	90	97	101	112
55	68	82	93	101	106	117
56	73	90	97	104	112	123
57	75	92	103	112	117	128
58	82	101	112	121	130	141
59	88	108	123	132	139	154
60	95	117	132	143	150	165
61	103	126	141	154	161	178
62	108	136	152	163	172	189
63	119	147	163	178	187	203
64	128	158	178	192	200	220
65	137	170	190	203	214	234
66	147	180	201	218	227	247
67	156	192	216	233	244	264
68	176	216	240	258	271	293
69	192	238	266	286	300	324
70	209	260	291	315	330	355
71	229	284	319	341	359	386
72	245	306	343	370	385	418
73	286	355	399	430	451	487
74	326	405	456	491	515	553
75	366	456	511	553	579	623
76	407	506	568	612	643	689
77	445	557	625	674	707	756
78	491	614	691	744	780	835
79	537	672	756	815	855	912
80	582	731	822	887	929	991
81	628	788	888	956	1,002	1,068
82	674	846	954	1,028	1,077	1,145
83	720	903	1,020	1,097	1,150	1,222
84	766	962	1,084	1,169	1,225	1,300
85	817	1,026	1,154	1,246	1,304	1,383
86	**	899	1,128	1,269	1,370	1,435
87	**	988	1,241	1,396	1,507	1,578
88	**	1,087	1,365	1,536	1,658	1,736
89	**	1,196	1,502	1,690	1,824	1,909
90	**	1,316	1,652	1,858	2,006	2,100
91	**	1,447	1,817	2,044	2,207	2,310
92	**	1,592	1,999	2,249	2,427	2,541
93	**	1,751	2,199	2,474	2,670	2,796
94	**	1,926	2,419	2,721	2,937	3,075
95	**	2,119	2,661	2,993	3,231	3,383
96	**	2,331	2,927	3,292	3,554	3,721
97	**	2,564	3,219	3,622	3,909	4,093
98	**	2,820	3,541	3,984	4,300	4,502
99+	**	3,102	3,895	4,382	4,730	4,953

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Rate Sheets with Proposed Premium Rate Increase

Continental General Insurance Company

Individual Long Term Care Form L-6000-TQ-PA

Base Premiums for: \$10/Day NH, HHC Daily Max 100% of NH

7-Day Elimination Period

Annual Premiums for Preferred Risks

Issue Age	Benefit Period (Days)			1800	2160	Unlimited
	720	1080	1440			
<39	\$35	\$38	\$42	\$44	\$46	\$49
39	37	42	44	48	49	53
40	38	44	48	51	55	59
41	40	48	51	55	57	64
42	42	51	55	59	60	70
43	44	53	59	64	66	73
44	49	57	60	66	71	77
45	51	59	66	71	75	82
46	53	62	68	75	77	88
47	55	66	73	77	82	93
48	57	68	75	81	84	95
49	59	70	77	82	88	97
50	60	71	79	84	90	101
51	62	73	81	88	92	103
52	64	75	82	90	95	106
53	66	77	88	95	101	112
54	68	82	92	101	104	117
55	70	88	95	104	110	125
56	75	92	103	110	117	130
57	77	93	108	115	121	136
58	84	103	115	126	132	148
59	90	112	125	137	145	159
60	97	121	137	148	156	172
61	104	130	147	158	169	185
62	112	137	158	170	178	200
63	121	150	169	183	194	214
64	130	161	183	198	207	227
65	141	174	194	212	222	242
66	150	187	207	225	238	258
67	161	198	222	240	251	275
68	178	222	247	267	280	306
69	196	244	275	297	308	337
70	214	266	300	322	341	368
71	231	289	326	352	370	401
72	251	313	352	379	397	432
73	291	363	410	441	465	502
74	332	416	469	504	529	571
75	370	463	526	568	593	641
76	410	517	582	628	661	709
77	452	568	641	691	724	778
78	498	625	705	764	800	859
79	544	685	775	835	876	938
80	590	744	841	909	951	1,017
81	637	804	905	978	1,028	1,095
82	683	861	974	1,050	1,103	1,174
83	729	920	1,040	1,121	1,180	1,253
84	775	978	1,105	1,192	1,255	1,333
85	828	1,044	1,180	1,271	1,335	1,420
86	**	911	1,148	1,298	1,398	1,469
87	**	1,002	1,263	1,427	1,538	1,616
88	**	1,102	1,390	1,570	1,692	1,777
89	**	1,212	1,529	1,727	1,861	1,955
90	**	1,333	1,681	1,900	2,047	2,151
91	**	1,467	1,850	2,090	2,252	2,366
92	**	1,613	2,035	2,299	2,477	2,602
93	**	1,775	2,238	2,529	2,725	2,862
94	**	1,952	2,462	2,781	2,997	3,149
95	**	2,147	2,708	3,060	3,297	3,463
96	**	2,362	2,979	3,366	3,627	3,810
97	**	2,598	3,277	3,702	3,990	4,191
98	**	2,858	3,604	4,072	4,388	4,610
99+	**	3,144	3,965	4,480	4,827	5,071

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Rate Sheets with Proposed Premium Rate Increase

Continental General Insurance Company

Individual Long Term Care Form L-6000-TQ-PA

Base Premiums for: \$10/Day NH, HHC Daily Max 125% of NH

7-Day Elimination Period

Annual Premiums for Preferred Risks

Issue Age	Benefit Period (Days)					
	720	1080	1440	1800	2160	Unlimited
<39	\$37	\$40	\$46	\$48	\$49	\$53
39	38	46	48	49	51	57
40	40	48	49	55	59	62
41	42	51	53	59	60	70
42	44	53	59	62	62	75
43	46	55	62	68	70	79
44	51	59	64	70	77	82
45	53	60	70	75	81	88
46	55	66	70	81	82	95
47	57	70	77	82	86	101
48	59	71	79	84	88	103
49	60	73	81	86	93	104
50	62	75	82	88	95	108
51	64	77	84	93	97	110
52	66	79	86	95	101	115
53	68	81	92	101	106	119
54	70	86	95	106	110	125
55	71	93	99	110	115	134
56	77	95	108	115	125	139
57	79	97	114	121	128	145
58	88	106	121	134	137	158
59	93	115	130	145	154	169
60	101	126	143	156	165	183
61	108	136	154	165	178	196
62	115	143	165	180	187	212
63	125	156	176	192	205	227
64	134	167	192	207	216	240
65	147	180	201	223	233	255
66	154	194	216	236	249	271
67	167	205	231	251	262	289
68	183	231	256	278	291	321
69	201	251	286	310	321	354
70	220	275	311	335	355	385
71	236	299	339	366	385	419
72	258	324	365	394	412	452
73	299	374	425	456	484	524
74	339	429	485	522	550	595
75	377	476	542	588	614	667
76	418	531	601	650	685	736
77	462	582	661	713	747	808
78	507	639	725	789	828	890
79	553	703	799	863	903	971
80	601	762	865	938	982	1,051
81	648	824	930	1,007	1,061	1,134
82	694	883	1,004	1,081	1,136	1,213
83	740	941	1,070	1,154	1,216	1,295
84	788	1,000	1,134	1,227	1,293	1,377
85	843	1,070	1,213	1,308	1,376	1,465
86	**	927	1,176	1,335	1,440	1,513
87	**	1,018	1,293	1,469	1,583	1,773
88	**	1,121	1,423	1,616	1,742	1,951
89	**	1,233	1,566	1,777	1,916	2,013
90	**	1,355	1,722	1,954	2,106	2,215
91	**	1,491	1,894	2,149	2,317	2,436
92	**	1,641	2,083	2,363	2,550	2,680
93	**	1,804	2,291	2,601	2,804	2,947
94	**	1,986	2,520	2,859	3,085	3,242
95	**	2,183	2,773	3,147	3,392	3,566
96	**	2,401	3,050	3,460	3,731	3,923
97	**	2,643	3,356	3,806	4,105	4,315
98	**	2,907	3,691	4,187	4,515	4,746
99+	**	3,196	4,059	4,605	4,968	5,222

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Rate Sheets with Proposed Premium Rate Increase

Continental General Insurance Company

Individual Long Term Care Form L-6000-TQ-PA

Base Premiums for: \$10/Day NH, HHC Daily Max 150% of NH

7-Day Elimination Period

Annual Premiums for Preferred Risks

Issue Age	Benefit Period (Days)					
	720	1080	1440	1800	2160	Unlimited
<39	\$38	\$42	\$48	\$49	\$51	\$55
39	40	48	49	51	53	59
40	42	49	51	57	62	66
41	44	53	55	60	62	73
42	46	55	60	64	64	81
43	48	57	64	71	73	82
44	53	60	66	71	81	86
45	55	62	71	79	84	93
46	57	68	71	84	82	101
47	59	73	81	82	90	108
48	60	75	82	88	92	110
49	62	77	84	90	97	110
50	64	79	86	92	99	115
51	66	81	88	97	101	117
52	68	82	90	99	106	123
53	70	84	95	106	112	126
54	71	90	99	112	115	132
55	73	97	103	115	121	141
56	79	99	112	121	130	147
57	81	99	119	126	134	152
58	90	110	126	139	143	167
59	95	119	134	152	161	178
60	103	130	148	163	172	192
61	110	139	159	172	185	205
62	117	147	172	187	196	223
63	128	161	183	200	214	240
64	137	172	200	216	225	251
65	150	185	209	233	242	266
66	158	200	223	245	260	284
67	172	212	240	260	271	304
68	187	238	264	289	302	335
69	205	258	297	321	332	370
70	225	282	322	346	370	401
71	240	306	350	379	399	438
72	264	333	375	407	427	471
73	304	383	440	471	500	544
74	344	440	502	539	568	619
75	383	487	559	608	634	691
76	425	544	619	670	707	764
77	469	597	681	735	771	835
78	517	654	745	813	854	921
79	562	720	821	890	930	1,004
80	610	780	888	965	1,011	1,086
81	659	844	954	1,037	1,092	1,170
82	705	903	1,031	1,110	1,169	1,251
83	751	962	1,097	1,185	1,253	1,335
84	800	1,022	1,161	1,262	1,330	1,420
85	855	1,094	1,246	1,344	1,414	1,511
86	**	941	1,203	1,370	1,478	1,555
87	**	1,035	1,322	1,507	1,627	1,711
88	**	1,139	1,456	1,658	1,790	1,883
89	**	1,253	1,601	1,824	1,969	2,070
90	**	1,377	1,760	2,006	2,165	2,277
91	**	1,515	1,938	2,207	2,381	2,506
92	**	1,667	2,130	2,427	2,619	2,755
93	**	1,834	2,345	2,671	2,881	3,031
94	**	2,017	2,579	2,936	3,171	3,334
95	**	2,218	2,835	3,231	3,488	3,667
96	**	2,440	3,119	3,553	3,836	4,035
97	**	2,685	3,433	3,909	4,220	4,438
98	**	2,953	3,775	4,301	4,641	4,881
99+	**	3,248	4,152	4,729	5,105	5,370

* Joint applicants receive 25% discount if both spouses are insured.

** Premium rates for age misstatements and Guaranteed Purchase Option Increases Only

Individual Long Term Care**Forms L-6000-TQ-PA****Factors to Apply to Base Rates to Add:**

<u>Issue Age</u>	<u>Guaranteed Purchase Option</u>	<u>Simple Inflation</u>	<u>Compound Inflation</u>
< 39	1.03	2.77	6.11
39	1.03	2.76	6.08
40	1.03	2.75	6.04
41	1.03	2.74	5.98
42	1.03	2.73	5.90
43	1.03	2.72	5.82
44	1.03	2.70	5.70
45	1.03	2.68	5.53
46	1.03	2.66	5.35
47	1.03	2.63	5.19
48	1.03	2.60	5.04
49	1.03	2.57	4.88
50	1.03	2.54	4.72
51	1.03	2.50	4.57
52	1.03	2.46	4.44
53	1.03	2.42	4.28
54	1.03	2.38	4.13
55	1.03	2.34	4.00
56	1.03	2.30	3.86
57	1.03	2.27	3.72
58	1.03	2.24	3.59
59	1.03	2.22	3.45
60	1.03	2.20	3.35
61	1.03	2.19	3.25
62	1.03	2.17	3.16
63	1.03	2.14	3.06
64	1.03	2.11	2.96
65	1.03	2.09	2.87
66	1.03	2.06	2.77
67	1.03	2.02	2.67
68	1.03	1.99	2.58
69	1.03	1.94	2.48
70	1.03	1.89	2.38
71	1.03	1.84	2.28
72	1.03	1.80	2.19
73	1.03	1.74	2.09
74	1.03	1.69	2.00
75	1.03	1.65	1.92
76	1.03	1.61	1.85
77	1.03	1.57	1.77
78	1.03	1.53	1.73
79	1.03	1.50	1.67
80	1.03	1.48	1.64
81	1.03	1.45	1.59
82	1.03	1.43	1.56
83	1.03	1.41	1.54
84	1.03	1.40	1.50
85+	1.03	1.39	1.50

**Individual Long Term Care
Forms L-6000-TQ-PA
Ten Year Paid-up Factors**

Issue	
<u>Age</u>	<u>Factor</u>
<39	4.04
39	4.00
40	3.90
41	3.80
42	3.70
43	3.60
44	3.50
45	3.40
46	3.30
47	3.20
48	3.11
49	3.02
50	2.93
51	2.84
52	2.75
53	2.70
54	2.64
55	2.58
56	2.52
57	2.45
58	2.38
59	2.31
60	2.25
61	2.19
62	2.12
63	2.07
64	2.03
65	1.99
66	1.94
67	1.89
68	1.85
69	1.78
70	1.72
71	1.66
72	1.59
73	1.55
74	1.51
75	1.47
76	1.42
77	1.38
78	1.34
79	1.30
80	1.26
81	1.21
82	1.17
83	1.15
84	1.15
85+	1.15

**Individual Long Term Care
Forms L-6000-TQ-PA**

Extended Spousal Benefit Rider

Both spouses purchase
Benefit Period (days)

720	1.25
1080	1.22
1440	1.20
1800	1.19
2160	1.18

Factors to go from 7-day Elimination period to:

Elimination Period

0	1.04
7	1.00
30	0.96
60	0.91
90	0.87
180	0.79

Factor to add Dual Waiver of Premium option:

1.05

Factor to apply to Preferred Rates for Other Classes

Select	1.25
Standard	1.50

Factor to add Shortened Benefit Period (Nonforfeiture)

1.08

**Individual Long Term Care
Forms L-6000-TQ-PA**

Factor to add Survivorship Waiver of Premium

1.06

Factor to add Restoration of Benefits

<u>Benefit Period</u>	
720	1.07
1080	1.05
1440	1.04
1800	1.02
2160	1.02
Unlimited	1.00

SERFF Tracking #:	GLTC-132438907	State Tracking #:	GLTC-132438907	Company Tracking #:	SENIOR CLASS INDIVIDUAL RATE INCREASE, 2...
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State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	Senior Class Individual Rate Increase, 2020/		

Supporting Document Schedules

Bypassed - Item:	Transmittal Letter (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	SCI Cover Letter - 2020 - PA.pdf SCI Actuarial Memorandum - 2020 - PA.pdf SCI Appendices - 2020 - PA.pdf SCI Exhibits - 2020 - PA.pdf SCI Exhibits - PA.xlsx Generic RINC Letter - SCI 2020.pdf Managing Long-Term Care Risk - 2020.01.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	Senior Class Individual Rate Increase, 2020/		

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Reserve Calculation (A&H)
Comments:	Please see Section 13 of the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:	GLTC-132438907	State Tracking #:	GLTC-132438907	Company Tracking #:	SENIOR CLASS INDIVIDUAL RATE INCREASE, 2...
<hr/>					
State:	Pennsylvania	Filing Company:	Continental General Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Long Term Care				
Project Name/Number:	Senior Class Individual Rate Increase, 2020/				

Attachment SCI Exhibits - PA.xlsx is not a PDF document and cannot be reproduced here.



P.O. Box 203098
Austin, TX 78720-3098
Toll Free: (866) 830-0607
Fax: (888) 769-0737

July 1, 2020

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: L-6000-NQ, L-6000-TQ, LTC-020201-UTA-NQ, and LTC-020201-UTA-TQ
SERFF Tracking Number: GLTC- 132438907

Dear Sir or Madam:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases on the above-referenced Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long-Term Care insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Elizabeth A. O'Brien', is written over a horizontal line.

Elizabeth A. O'Brien, FSA, MAAA
Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

PA

Long-term care administrator for:
Great American Life Insurance Company®
Loyal American Life Insurance Company®

Continental General Insurance Company

P.O. Box 203098
Austin, Texas 78720-3098

**Actuarial Memorandum Supporting Rate Revisions for
Long Term Care Insurance Base Policy Forms and Riders Associated with
L-6000-NQ, L-6000-TQ, LTC-020201-UTA-NQ, LTC-020201-UTA-TQ**

1. SCOPE AND PURPOSE

The purpose of this memorandum is to provide actuarial information supporting a rate revision to the Base Policy Forms and Riders of the Continental General Insurance Company (the Company) long-term care (LTC) policy forms referenced above.

L-6000 policies were originally sold under the name Loyal American Life Insurance Company (Loyal), while LTC-020201 policies were originally sold under the name United Teacher Associates Insurance Company (UTA). Virtually all of the Loyal policies have been novated into UTA, and the remaining Loyal policies are 100% ceded to UTA. All policies issued in Florida are 100% ceded to Great American Life Insurance Company (GALIC) and therefore are excluded from this analysis. Effective December 31, 2016, UTA (inactive NAIC No: 63479) merged into Continental General Insurance Company (active NAIC No: 71404).

Some riders may not be available in all states. The issue date range associated with premium-paying lives in this state is shown in Appendix A.

These forms are no longer being marketed in any state and the Company is no longer selling any new Long-Term Care Insurance.

The Company is requesting an 6% rate increases in your state at this time.

This rate filing is not intended to be used for other purposes.

The body of this actuarial memorandum was written to apply to each state where these products were issued. Any reference to information that is specific to a particular state is included in Appendix A.

Please refer to Section 21 for a description of the information contained in each Appendix.

2. POLICYHOLDER OPTIONS TO MITIGATE IMPACT OF PREMIUM RATE INCREASE

Optional Policyholder offers to Reduce Benefits

The Company will give policyholders Benefit Reduction Offers to help mitigate the impact to policyholders of the premium rate increase on the base policy and riders. The Benefit Reduction Offers will allow the policyholder to:

1. Lower their lifetime maximum benefit,
2. Lower their daily benefit, or
3. Increase their elimination period.

Non-forfeiture Offers

In addition, the Company will give the policyholder the option to accept a shortened benefit period. Acceptance of the non-forfeiture benefit will provide the policyholder with a paid-up policy, with no future premiums required. Under this paid-up policy, the maximum benefit amount is equal to the greater of the sum of premiums paid or 30 times their daily benefit, and the daily benefit amount is equal to the policyholder's current daily benefit amount. This non-forfeiture benefit shall not exceed the policyholder's remaining unused Maximum Lifetime Benefit at the time of conversion. Upon acceptance of this offer, an endorsement reflecting the non-forfeiture benefit will be sent to the policyholder. This offer will be made to all policyholders.

If applicable, for policyholders with active Limited Pay policy provisions, the Company will additionally provide policyholders an opportunity to elect a reduced paid-up policy in accordance with state regulatory requirements.

3. PREMIUM RATE INCREASE JUSTIFICATION

This rate revision is necessary because the current best estimate projections of the nationwide lifetime loss ratios are in excess of expected. Policies were issued nationwide under both loss ratio requirements and under rate stabilization requirements established in the 2000 LTC NAIC Model Regulation.

The lifetime loss ratios anticipated at the time of original pricing for these policy forms is 60.0%. This loss ratio has been stated based on the original pricing interest rate of 5.0%. Based on available documentation, the pricing loss ratio stated below is conservatively assumed to be representative of best estimate expectations.

For policies issued under loss ratio requirements, the lifetime loss ratio that these products were initially priced to has been exceeded. For policies issued under rate stabilization requirements, the margin for moderately adverse deviation built into the rates at the time of original pricing was a 10% deviation in any one pricing assumption, when compared to originally expected. This margin has been exceeded.

Consistent with the discussions and final document produced by the NAIC Pricing Subgroup's ("Long-term Care Insurance Approaches to Reviewing Premium Rate Increases"), the Company is providing analysis based on the modified prospective present value approach to determine the level of rate increase requested. This modified approach recognizes that past premium rate increases were not adequate and relies on the original pricing assumptions to catch-up on past premium rate increases.

The cumulative rate increase indicated by the modified prospective present value formula is calculated as:

$$\text{Cumulative rate increase \%} = \frac{\Delta PV(\text{future incurred claims}) - (0.58)\Delta PV(\text{future earned premiums})}{(0.85)PV_{\text{current}}(\text{future earned premiums})}$$

The ΔPV indicates the change in present value due to the change in actuarial assumptions between original assumptions and current moderately adverse assumptions. The formula is applied to nationwide experience that has been restated to the original rate level. Please note that experience associated with lives that are currently in a paid-up status has been excluded from the calculation. Moderately adverse assumptions are defined as best estimate assumptions as described in Section 10, plus a 10% load to future incurred claims.

State-specific justified rate increases are calculated to achieve equity across states with respect to the total amount of rate increases that will have been implemented in each state. In order to calculate the rate increase needed for this state specifically, the following formula was used:

$$\frac{1 + \text{Cumulative Rate Increase}}{1 + \text{State Specific Cumulative Rate Increase to Date}} - 1$$

4. DESCRIPTION OF BENEFITS

Appendix B contains a brief summary of the benefits contained in these base forms and associated riders. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

5. RENEWABILITY CLAUSE

All products are Guaranteed Renewable, Individual Long-Term Care policies.

6. MARKETING METHOD

All forms were marketed to individuals through direct agents and brokers. These products are not currently being marketed.

7. APPLICABILITY

The revised rates contained in this memorandum will be applicable to all renewals of the policy form and riders described in Section 1 as well as all future periodic inflation protection offers. The current and revised premium rate schedules are attached. The rate revision will be applied as a consistent percentage to all premium classes. The modal premium factors will remain unchanged from the current factors.

8. PROPOSED EFFECTIVE DATE

Policyholder notification of the rate increases will begin as soon as possible subject to state insurance department approval with the additional condition that no policyholder will receive the rate increases sooner than one year after receiving a previous rate increase.

9. UNDERWRITING

Applicants were home-office underwritten, based on questions on the application and protective information, such as telephone interviews, face-to-face assessments, medical records, and cognitive screening. The underwriting standards used were taken into consideration when projecting future experience.

10. ACTUARIAL ASSUMPTIONS

The actuarial assumptions used to project the future premiums and claims are described in this section. Appendix D provides further details of the experience studies conducted that were used to develop the actuarial assumptions. These base assumptions are the same as the assumptions being used in the Company's internal cash flow testing.

A. Morbidity

The morbidity assumptions are based on a combination of the Company's historical claim experience on these forms from 2003 through 6/30/2018, the Milliman 2017 Long-Term Care Guidelines (Guidelines) and judgment. The claim cost assumptions reflect the Company's current best estimate of future morbidity. In setting the morbidity assumptions, the policy design, underwriting and claim adjudication practices have been taken into consideration. The baseline assumptions do not include any adverse selection resulting from the rate increase, loads for moderately adverse experience, or future morbidity improvement.

B. Mortality

The best estimate future mortality assumption is 100% of the Individual Annuity Mortality (IAM) 2012 Base table with mortality steepening factors, selection factors, and other attained age adjustments.

C. Voluntary Lapse

The voluntary lapse assumptions were developed from a policy persistency study conducted on the Company's experience on these forms and judgment. Lapse rates are combined with mortality rates and benefit exhaust rates to derive the total termination rate. We assumed all remaining policies would terminate at attained age 120. The lapse assumptions represent the best estimate expectations of future experience and do not include any provisions for adverse experience. Voluntary lapse rates vary by marital status and inflation versus non-inflation.

The table below shows the detailed voluntary lapse assumptions for the applicable projected policy durations.

Voluntary Lapse Rate				
	Married		Single	
Duration	Inflation	Non-Inflation	Inflation	Non-Inflation
9	0.43%	1.01%	1.43%	1.78%
10	0.43%	1.01%	1.43%	1.78%
11	0.36%	0.88%	1.29%	1.60%
12	0.33%	0.78%	1.14%	1.42%
13	0.29%	0.68%	1.00%	1.24%
14	0.25%	0.57%	0.86%	1.07%
15+	0.22%	0.51%	0.71%	0.89%

Additional multiplier to apply to Lapse Rates for Gender	
Gender	Multiplier
Female	82.5%
Male	140.0%

For limited pay policies, voluntary lapse rates were assumed to be zero after the premium payment period.

Voluntary lapse assumptions include an NFO conversion rate which is calculated as 19% of the requested rate increase, capped at 19%.

D. Interest Rate

The supporting exhibits use the average maximum valuation interest rate of 4.13% to calculate the lifetime loss ratio.

E. Expenses

The need for a rate increase is based on the modified prospective present value formula. Expenses are not accounted for in the modified prospective present value formula and therefore are not used as justification for the rate increase. As such, expenses are not being projected and are not included in this filing.

11. ISSUE AGE RANGE

These products were available for issue ages up to 85. Premiums are based on issue age.

12. AREA FACTORS

The Company did not use area factors within the state in the premium scale for these products.

13. CLAIM LIABILITY AND RESERVE

Claim reserves were calculated using appropriate actuarial methods for Incurred But Not Reported reserves (IBNR) and using continuance curves validated for the Company's experience for open claims on a disabled life basis. The claim reserves were discounted to the incurred date for each claim and have been included in the historical incurred claims.

14. ACTIVE LIFE RESERVES

Incurred claims are calculated without the impact of the change in active life reserves.

15. DISTRIBUTION OF BUSINESS

The historical experience reflects the actual distribution of policies during the experience period. The projected future experience is based on a seriatim projection of the current inforce policies. See Appendix C for the distribution of the inforce policies by key demographic and benefit characteristics.

16. NUMBER OF POLICYHOLDERS

Please refer to Appendix A for the current number of premium-paying policyholders as of 9/30/2019 in this state.

17. AVERAGE ANNUAL PREMIUM

The average annual premium for these products both prior to the impact of the requested rate increase, and after, is indicated in Appendix A.

18. HISTORY OF RATE ADJUSTMENTS

Please refer to Appendix A for the history of rate adjustments on these products in this state.

19. EXPERIENCE – PAST AND FUTURE

Nationwide historical experience since inception by issue year within calendar year for these policy forms and riders as of 9/30/2019 is contained in Exhibit 2a. Experience for loss years 2019 and prior are developed through 9/30/2019. In these exhibits, please note that the paid claims have been discounted with interest from the claim payment date back to the incurred date of the claim.

Historical nationwide experience for all policies issued under these products is contained in Exhibit 3a. The nationwide historical and projected experience adjusted to reflect the state's specific rate increase history, both with and without the impact of the requested rate increase, is also contained in Exhibit 3a. Projected experience utilizes best estimate assumptions.

Historical nationwide experience for policies in premium-paying status is contained in Exhibit 3b. The nationwide historical and projected experience adjusted to reflect the state's specific rate increase history, both with and without the impact of the requested rate increase, is also contained in Exhibit 3b. Projected experience utilizes best estimate assumptions.

In developing the projected future experience with the rate increase, an implementation date of 3/1/2021 was assumed.

20. RELATIONSHIP OF RENEWAL PREMIUM TO NEW BUSINESS PREMIUM

The Company is no longer selling any new Long-Term Care business. Therefore, the comparison of renewal premium rates after the rate increase to the Company's current new business premium rate schedule is not applicable.

21. SUMMARY OF APPENDICES

Appendix A contains information that is specific to the state in which this filing is made, such as the average annual premium, the number of policyholders inforce, etc. Similar information for nationwide is also contained in this Appendix.

Appendix B contains a summary of the benefits included under each policy form grouping.

Appendix C contains a summary of the demographic distributions of the inforce policies as of 9/30/2019.

Appendix D contains a detailed summary of the development of the projection assumptions.

Appendix E contains a comparison of the actual total termination rates to both the original pricing assumptions and current assumptions.

22. SUMMARY OF EXHIBITS

Exhibit 1 contains the breakdown of policy counts, annualized premium, and average premium for all inforce policies by state under each product grouping as of the inforce date.

Exhibit 2a contains the historical nationwide lifetime experience for all policies issued under these products by issue year within calendar year.

Exhibit 2b contains the historical state-specific lifetime experience for all policies issued under these products by issue year within calendar year.

Exhibit 3a contains historical and projected nationwide experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3b contains historical and projected nationwide experience for premium-paying policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 4a contains historical and projected state-specific experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4b contains historical and projected state-specific experience for premium-paying policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 5 contains nationwide experience for premium-paying policies, restated to the original rate level, using original assumptions and current moderately adverse assumptions.

Exhibit 6 contains the number of premium-paying policyholders that will become eligible for the contingent benefit upon lapse (CBUL) at the state-specific level.

Exhibit 7 contains a state-by-state summary of the status of this rate filing.

23. ELIGIBILITY FOR CONTINGENT BENEFIT UPON LAPSE

Exhibit 6 has been provided to demonstrate the number of premium-paying policyholders that will become eligible for the contingent benefit upon lapse (CBUL). Policyholders are defined as being eligible given they are governed by rate stability regulations and they have surpassed the cumulative rate increase threshold given this request.

Given that policyholders in this state will become eligible for the CBUL, the attached document (Managing Long Term Care Risk - 2020), provided by the Company's Chief Operating Officer, provides a demonstration that the Company has appropriate policy administration and claim processing procedures in place to assure our policyholders' long-term care claims are paid according to the provisions of our contracts.

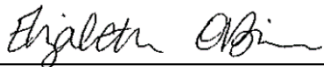
24. ACTUARIAL CERTIFICATION

In performing the analysis, preparing this filing, and rendering the actuarial opinion below, I relied upon other actuaries for experience analysis used to develop baseline actuarial assumptions related to morbidity and persistency. I reviewed the analysis for reasonableness and consistency, but I did not perform a detailed audit. The assumptions are appropriate for the purpose used.

To the best of my knowledge and judgment this rate filing is in compliance with the applicable laws and regulations of this state as they relate to premium rate developments and revisions. This memorandum complies with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits," No. 18 "Long-Term Care Insurance," and No. 23 "Data Quality."

I have reviewed and taken into consideration the policy design and coverage provided, and the Company's original underwriting and claims adjudication processes.

In my opinion, the rates are not excessive or unfairly discriminatory, and the benefits are reasonable in relation to the premiums. The anticipated lifetime loss ratio exceeds the applicable required loss ratio. If the requested increase is implemented and the underlying moderately adverse assumptions are realized, no further premium rate schedule increases are anticipated at this time. The Company will continue to monitor experience and reserves the right to take additional rate action if necessary.



Elizabeth A. O'Brien, FSA, MAAA
Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

Appendix A
Continental General Insurance Company
L-6000, LTC-020201

Pennsylvania

Requested Rate Increase = 6%

Issue Date Range (Section 1 in Actuarial Memorandum)

Pennsylvania	7/8/2005	to	11/1/2005
Nationwide	4/20/2003	to	2/21/2010

Rate Stabilization Date for Pennsylvania	9/16/2002
--	-----------

Number of Premium-Paying Policyholders and Annualized Premium as of September 30, 2019

Number of premium-paying lives in Pennsylvania	
Issued prior to Rate Stabilization	0
Issued on or after Rate Stabilization	11
Average issue age	65

	Policies	Premium
Pennsylvania	11	\$ 27,501
Nationwide	7,709	\$ 15,669,003

Average Annual Premium (Section 17 in Actuarial Memorandum)

The average annual premium for this form and associated riders, prior to the current rate increase and assuming full implementation of all previously approved rate increases, is:

Pennsylvania	3,370
Nationwide	2,109

The average annual premium for this form and associated riders in Pennsylvania, including the impact of the requested rate increase, is:	3,572
--	-------

Rate Increase History (Section 18 in Actuarial Memorandum)

Approved Rate Changes include: 20% in 2013, 20% in 2016, 20% in 2019

Lifetime Loss Ratio - Exhibit 3a

The Lifetime Loss Ratio without the requested rate increase is:	73.4%
The Lifetime Loss Ratio with the requested rate increase is:	71.8%

Appendix B
Continental General Insurance Company
Description of Benefits

Appendix B contains a brief summary of the benefits contained in the base forms and associated riders. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Forms L-6000-TQ and L-6000-NQ

These policies are comprehensive long-term care policies covering nursing home care and home health care.

The elimination period can be chosen as 0, 7, 30, 60, 90 or 180 calendar days. The benefit period is administered on a “pool of money” basis, where the pool of money is calculated as the nursing home daily maximum times 365 times 2, 3, 4, 5, 6, or is unlimited. The nursing home daily maximum is available in multiples of \$10 (minimum of \$50). Home health care is covered, with daily maximum options of 0%, 50%, 80%, 100%, 125% or 150% of the nursing home daily maximum. Actual expenses are reimbursed, up to the daily maximum.

Benefits are payable when the insured becomes disabled in two out of six Activities of Daily Living (ADLs) [anticipated to be at least 90 days for the Tax-Qualified plan], or when he or she becomes cognitively impaired. The six ADLs are: bathing, dressing, continence, eating, toileting and transferring. In order to be considered impaired in an ADL, a person must need substantial human assistance or supervision. In addition, the Non-Tax-Qualified plans allows for nursing facility benefits to be available based on certification by a physician of medical necessity.

The insured can be provided with the services of a Care Advisor, who evaluates the insured’s functional abilities, prepares a Plan of Care, and coordinates the care to be received. If the insured has a Plan of Care prepared by a Licensed Health Practitioner other than the Company’s Care Advisor, he must do so at his expense. The Company must agree to the Plan of Care.

An insured who qualifies for benefits will be eligible to receive all long-term care services that are included in the Plan of Care and covered under the policy. This could include nursing home care or assisted living facility care. A 21-day-per-year bed reservation benefit could be included in the Plan of Care under the base policy. The Plan of Care could also include home health care, adult day care, up to 30 days per year of respite care, or up to 5 times the daily maximum in informal caregiver training (one time only). Other alternate services could be included, if agreed to by all parties. Also, upon approval of the Care Advisor, the policy will cover home health care services provided by an independent caregiver who is properly certified, does not live with the insured, is not a member of the insured’s immediate family, and would normally charge for the care.

After covered care has been provided for 90 days, premiums on the policy are waived for the remainder of the claim period.

If the insured does not elect the non-forfeiture rider, then a contingent non-forfeiture benefit will automatically apply. This benefit will provide that, should the insured ever receive a substantial rate increase on his policy, he will be given the option of reducing his benefits or converting his coverage to paid-up status, with a shortened benefit period defined the same as on rider L-6006 (except that the 3year waiting period does not apply).

All benefits are subject to the daily maximums, the total benefit allowance, and the elimination period (except that the latter does not apply to the respite benefit, the care advisory services, or the caregiver training benefit).

Several optional riders are available for these policies:

- Rider L-6007 - Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5%, compounded annually, on each policy anniversary.
- Rider L-6008 - Simple Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5% of the original amounts, on each policy anniversary.
- Rider L-6010 - Restoration Rider: The pool of money is restored to its original level if the insured is claim-free and returns to normal activities for at least 6 months.
- Rider L-6011 - Survivor Rider: The premiums for a surviving spouse are waived if death occurs after both spouses have had this coverage continuously inforce for 10 or more years.
- Rider L-6006 - Non-forfeiture Benefit: After 3 years inforce, an insured may lapse with a reduced lifetime benefit, but unreduced daily benefit inforce. The amount of the reduced lifetime benefit is the greater of the 30 times the nursing home daily maximum inforce on the date of lapse and the numerical sum of the premiums paid while the policy was inforce.
- Rider L-6009 – Guaranteed Purchase Option: Gives the insured the option of increasing benefits by 15% every three years. The incremental benefits will be subject to an additional premium, based on the insured's attained age.
- Rider L-6012 - Dual Waiver of Premium: Waives the premium for a covered spouse when the other spouse's premium is waived due to claim.
- Rider L-6013 - Shared Extended Expense: An additional pool of money, less than or equal to the original pool of money, can be purchased by both spouses for them to share, should one (or both) of them reach his/her lifetime maximum.
- Rider L-6014 - 10-Year Pay Rider: Allows the policyholder to pay for coverage for his entire lifetime over a 10-year period.

Monthly Home Care Benefit Rider Form L-6034

When this benefit is purchased, if the Insured Person is receiving Care Advisory Services, the actual charges incurred for Home Health Care and Adult Day Care will be paid on the basis of services received during each continuous 30-day period rather than on a daily basis. This benefit will be in lieu of the Home Health Care and Adult Day Care Benefit.

Alternative Payment Benefit Rider Form L-6035

When this benefit is purchased, once an Insured Person has met the benefit eligibility, the insurer will pay the Monthly Benefit in advance each calendar month. This benefit will be paid in lieu of all other benefits for care or services provided under this policy.

Return of Premium Rider Form L-6036

This rider pays a return of premium benefit upon termination of the policy for any reason before attained age 75. The amount of this benefit is equal to the percentage as shown in the table below of total premiums paid less the amount of any incurred claims paid or payable under the policy and any other attached riders, excluding this rider, from the effective date to the date of termination.

If Termination Occurs	Percentage
During the first 3 years	0%
During the 4th year	40%
During the 5th year	50%
During the 6th year	60%
During the 7th year	70%
During the 8th year	80%
During the 9th year	90%
Between the start of the 10th year and age 75	100%
During or after age 75	0%

After age 75, total premiums paid since the effective date will be added to the Maximum Lifetime Benefit Amount of the policy. Once effective, this rider cannot be terminated unless the policy is also terminated.

Maximum Lifetime Benefit Acceleration Rider Form L-6037

This rider immediately increases, at the time of issue, the policy's Maximum Lifetime Benefit Amount to the amount that will be in effect at attained age 85 according to the attached benefit increase rider. This rider does not affect the Maximum Daily Facility Benefit and the Maximum Daily Home and CommunityBased Care Benefit, if Home and Community-Based Benefits are included.

Forms LTC-020201-UTA-NQ and LTC-020201-UTA-TQ

These policies are comprehensive long-term care policies covering nursing home care and home health care.

The elimination period can be chosen as 0, 7, 30, 60, 90 or 180 calendar days. The benefit period is administered on a "pool of money" basis, where the pool of money is calculated as the nursing home daily maximum times 365 times 2, 3, 4, 5, 6, or is unlimited. The nursing home daily maximum is available in multiples of \$10 (minimum of \$50). Home health care is covered, with daily maximum options of 0%, 50%, 80%, 100%, 125% or 150% of the nursing home daily maximum. Actual expenses are reimbursed, up to the daily maximum.

Benefits are payable when the insured becomes disabled in two out of six Activities of Daily Living (ADLs) [anticipated to be at least 90 days for the Tax-Qualified plan], or when he or she becomes cognitively impaired. The six ADLs are: bathing, dressing, continence, eating, toileting and transferring. In order to be considered impaired in an ADL, a person must need substantial human assistance or supervision. In addition, the Non-Tax-Qualified plans allows for nursing facility benefits to be available based on certification by a physician of medical necessity.

The insured can be provided with the services of a Care Advisor, who evaluates the insured's functional abilities, prepares a Plan of Care, and coordinates the care to be received. If the insured has a Plan of

Care prepared by a Licensed Health Practitioner other than the Company's Care Advisor, he must do so at his expense. The Company must agree to the Plan of Care.

An insured who qualifies for benefits will be eligible to receive all long-term care services that are included in the Plan of Care and covered under the policy. This could include nursing home care or assisted living facility care. A 21-day-per-year bed reservation benefit could be included in the Plan of Care under the base policy. The Plan of Care could also include home health care, adult day care, up to 30 days per year of respite care, or up to 5 times the daily maximum in informal caregiver training (one time only). Other alternate services could be included, if agreed to by all parties. Also, upon approval of the Care Advisor, the policy will cover home health care services provided by an independent caregiver who is properly certified, does not live with the insured, is not a member of the insured's immediate family, and would normally charge for the care.

After covered care has been provided for 90 days, premiums on the policy are waived for the remainder of the claim period.

If the insured does not elect the non-forfeiture rider, then a contingent non-forfeiture benefit will automatically apply. This benefit will provide that, should the insured ever receive a substantial rate increase on his policy, he will be given the option of reducing his benefits or converting his coverage to paid-up status, with a shortened benefit period defined the same as on rider LTC-020201-UTA-SBP (except that the 3-year waiting period does not apply).

All benefits are subject to the daily maximums, the total benefit allowance, and the elimination period (except that the latter does not apply to the respite benefit, the care advisory services, or the caregiver training benefit).

Several optional riders are available for these policies:

- Rider LTC-020201-UTA-CMP - Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5%, compounded annually, on each policy anniversary.
- Rider LTC-020201-UTA-SMP - Simple Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5% of the original amounts, on each policy anniversary.
- Rider LTC-020201-UTA-RBR - Restoration Rider: The pool of money is restored to its original level if the insured is claim-free and returns to normal activities for at least 6 months.
- Rider LTC-020201-UTA-SBR - Survivor Rider: The premiums for a surviving spouse are waived if death occurs after both spouses have had this coverage continuously inforce for 10 or more years.
- Rider LTC-020201-UTA-SBP - Non-forfeiture Benefit: After 3 years inforce, an insured may lapse with a reduced lifetime benefit, but unreduced daily benefit inforce. The amount of the reduced lifetime benefit is the greater of 30 times the nursing home daily maximum inforce on the date of lapse and the numerical sum of the premiums paid while the policy was inforce.
- Rider LTC-020201-UTA-GPO – Guaranteed Purchase Option: Gives the insured the option of increasing benefits by 15% every three years. The incremental benefits will be subject to an additional premium, based on the insured's attained age.
- Rider LTC-020201-UTA-WOP - Dual Waiver of Premium: Waives the premium for a covered spouse when the other spouse's premium is waived due to claim.

- Rider LTC-020201-UTA-SEE - Shared Extended Expense: An additional pool of money, less than or equal to the original pool of money, can be purchased by both spouses for them to share, should one (or both) of them reach his/her lifetime maximum.
- Rider LTC-020201-UTA-10PAY - 10-Year Pay Rider: Allows the policyholder to pay for coverage for his entire lifetime over a 10-year period.

Continental General Insurance Company
Appendix C
Policy Forms: L-6000, LTC-020201
Distribution of Inforce Business as of 9/30/2019

Nationwide Excluding FL				
Issue Year	Count	% of Count	Premium	% of Premium
2003	88	1.0%	190,943	1.2%
2004	301	3.4%	534,845	3.4%
2005	804	9.2%	1,331,543	8.5%
2006	1,837	21.0%	3,150,888	20.1%
2007	2,451	28.0%	4,285,109	27.3%
2008	1,690	19.3%	3,297,122	21.0%
2009	1,539	17.6%	2,777,687	17.7%
2010	54	0.6%	100,864	0.6%
Total	8,764	100.0%	15,669,003	100.0%

Issue Age	Count	% of Count	Premium	% of Premium
<45	133	1.5%	80,593	0.5%
45 - 49	184	2.1%	194,150	1.2%
50 - 54	597	6.8%	712,240	4.5%
55 - 59	1,907	21.8%	2,846,913	18.2%
60 - 64	2,845	32.5%	5,132,508	32.8%
65 - 69	1,978	22.6%	3,986,068	25.4%
70 - 74	902	10.3%	2,055,815	13.1%
75 - 79	210	2.4%	634,197	4.0%
>80	8	0.1%	26,518	0.2%
Total	8,764	100.0%	15,669,003	100.0%

Attained Age	Count	% of Count	Premium	% of Premium
<45	12	0.1%	4,106	0.0%
45 - 49	25	0.3%	10,527	0.1%
50 - 54	60	0.7%	40,815	0.3%
55 - 59	126	1.4%	118,929	0.8%
60 - 64	388	4.4%	453,089	2.9%
65 - 69	1,432	16.3%	2,061,198	13.2%
70 - 74	2,685	30.6%	4,545,739	29.0%
75 - 79	2,263	25.8%	4,399,207	28.1%
>80	1,773	20.2%	4,035,393	25.8%
Total	8,764	100.0%	15,669,003	100.0%

Gender	Count	% of Count	Premium	% of Premium
Female	5,619	64.1%	10,111,738	64.5%
Male	3,145	35.9%	5,557,265	35.5%
Total	8,764	100.0%	15,669,003	100.0%

Inflation Options	Count	% of Count	Premium	% of Premium
Compound 5%	249	2.8%	700,195	4.5%
GPO	786	9.0%	2,030,612	13.0%
None	5,328	60.8%	7,487,070	47.8%
Simple 5%	2,401	27.4%	5,451,126	34.8%
Total	8,764	100.0%	15,669,003	100.0%

Limited Payment Options	Count	% of Count	Premium	% of Premium
10 Pay	41	0.5%	2,421	0.0%
CNFO	1,015	11.6%	-	0.0%
Lifetime	7,708	88.0%	15,666,582	100.0%
Total	8,764	100.0%	15,669,003	100.0%

Elimination Period Days	Count	% of Count	Premium	% of Premium
0	424	4.8%	710,989	4.5%
7	817	9.3%	1,301,758	8.3%
30	1,256	14.3%	2,200,118	14.0%
60	2,675	30.5%	5,014,278	32.0%
90	3,497	39.9%	6,251,427	39.9%
180	95	1.1%	190,434	1.2%
Total	8,764	100.0%	15,669,003	100.0%

Benefit Period	Count	% of Count	Premium	% of Premium
< 1 year	1,003	11.4%	-	0.0%
1 - 2 years	12	0.1%	-	0.0%
2 - 3 years	759	8.7%	1,309,945	8.4%
3 - 4 years	2,276	26.0%	4,571,983	29.2%
4 - 5 years	1,169	13.3%	2,419,776	15.4%
5 - 6 years	669	7.6%	1,411,588	9.0%
6 - 7 years	190	2.2%	409,103	2.6%
Lifetime	2,686	30.6%	5,546,608	35.4%
Total	8,764	100.0%	15,669,003	100.0%

Marital Status	Count	% of Count	Premium	% of Premium
Single	2,994	34.2%	6,100,893	38.9%
Married	5,770	65.8%	9,568,110	61.1%
Total	8,764	100.0%	15,669,003	100.0%

Pennsylvania				
Issue Year	Count	% of Count	Premium	% of Premium
2003	-	0.0%	-	0.0%
2004	-	0.0%	-	0.0%
2005	15	100.0%	27,501	100.0%
2006	-	0.0%	-	0.0%
2007	-	0.0%	-	0.0%
2008	-	0.0%	-	0.0%
2009	-	0.0%	-	0.0%
2010	-	0.0%	-	0.0%
Total	15	100.0%	27,501	100.0%

Issue Age	Count	% of Count	Premium	% of Premium
<45	-	0.0%	-	0.0%
45 - 49	-	0.0%	-	0.0%
50 - 54	-	0.0%	-	0.0%
55 - 59	-	0.0%	-	0.0%
60 - 64	5	33.3%	13,095	47.6%
65 - 69	9	60.0%	14,406	52.4%
70 - 74	-	0.0%	-	0.0%
75 - 79	1	6.7%	-	0.0%
>80	-	0.0%	-	0.0%
Total	15	100.0%	27,501	100.0%

Attained Age	Count	% of Count	Premium	% of Premium
<45	-	0.0%	-	0.0%
45 - 49	-	0.0%	-	0.0%
50 - 54	-	0.0%	-	0.0%
55 - 59	-	0.0%	-	0.0%
60 - 64	-	0.0%	-	0.0%
65 - 69	-	0.0%	-	0.0%
70 - 74	1	6.7%	1,547	5.6%
75 - 79	6	40.0%	12,787	46.5%
>80	8	53.3%	13,168	47.9%
Total	15	100.0%	27,501	100.0%

Gender	Count	% of Count	Premium	% of Premium
Female	11	73.3%	19,266	70.1%
Male	4	26.7%	8,235	29.9%
Total	15	100.0%	27,501	100.0%

Inflation Options	Count	% of Count	Premium	% of Premium
Compound 5%	-	0.0%	-	0.0%
GPO	-	0.0%	-	0.0%
None	12	80.0%	16,630	60.5%
Simple 5%	3	20.0%	10,871	39.5%
Total	15	100.0%	27,501	100.0%

Limited Payment Options	Count	% of Count	Premium	% of Premium
10 Pay	-	0.0%	-	0.0%
CNFO	4	26.7%	-	0.0%
Lifetime	11	73.3%	27,501	100.0%
Total	15	100.0%	27,501	100.0%

Elimination Period Days	Count	% of Count	Premium	% of Premium
0	-	0.0%	-	0.0%
7	13	86.7%	22,112	80.4%
30	2	13.3%	5,389	19.6%
60	-	0.0%	-	0.0%
90	-	0.0%	-	0.0%
180	-	0.0%	-	0.0%
Total	15	100.0%	27,501	100.0%

Benefit Period	Count	% of Count	Premium	% of Premium
< 1 year	3	20.0%	-	0.0%
1 - 2 years	1	6.7%	-	0.0%
2 - 3 years	2	13.3%	3,030	11.0%
3 - 4 years	1	6.7%	1,076	3.9%
4 - 5 years	5	33.3%	16,769	61.0%
5 - 6 years	1	6.7%	1,238	4.5%
6 - 7 years	-	0.0%	-	0.0%
Lifetime	2	13.3%	5,389	19.6%
Total	15	100.0%	27,501	100.0%

Marital Status	Count	% of Count	Premium	% of Premium
Single	10	66.7%	23,233	84.5%
Married	5	33.3%	4,268	15.5%
Total	15	100.0%	27,501	100.0%

Continental General Insurance Company
Appendix C
Policy Forms: L-6000, LTC-020201
Distribution of Inforce Business as of 9/30/2019

Nationwide Excluding FL				
HHC Percent	Count	% of Count	Premium	% of Premium
<0.5	198	2.3%	342,373	2.2%
0.5-0.75	277	3.2%	520,136	3.3%
0.75-1	217	2.5%	435,928	2.8%
1-1.25	7,670	87.5%	13,687,294	87.4%
1.25-1.5	38	0.4%	56,216	0.4%
>1.5	364	4.2%	627,055	4.0%
Total	8,764	100.0%	15,669,003	100.0%

Tax Status	Count	% of Count	Premium	% of Premium
NTQ	432	4.9%	759,696	4.8%
TQ	8,332	95.1%	14,909,307	95.2%
Total	8,764	100.0%	15,669,003	100.0%

Premium-Paying Status	Count	% of Count	Premium	% of Premium
Not Paid Up	7,709	88.0%	15,669,003	100.0%
Paid Up	1,055	12.0%	-	0.0%
Total	8,764	100.0%	15,669,003	100.0%

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	657	8.5%	1,509,353	9.6%
Bi-Weekly	13	0.2%	10,524	0.1%
Monthly	6,806	88.3%	13,657,343	87.2%
Quarterly	194	2.5%	407,070	2.6%
Semi-Annual	39	0.5%	84,714	0.5%
Total	7,709	100.0%	15,669,003	100.0%

*Count includes premium paying lives only

Underwriting Class	Count	% of Count	Premium	% of Premium
Preferred	4,876	55.6%	8,190,315	52.3%
Standard	3,452	39.4%	6,583,421	42.0%
Substandard	436	5.0%	895,267	5.7%
Total	8,764	100.0%	15,669,003	100.0%

Pennsylvania				
HHC Percent	Count	% of Count	Premium	% of Premium
<0.5	-	0.0%	-	0.0%
0.5-0.75	1	6.7%	2,353	8.6%
0.75-1	-	0.0%	-	0.0%
1-1.25	12	80.0%	23,602	85.8%
1.25-1.5	-	0.0%	-	0.0%
>1.5	2	13.3%	1,547	5.6%
Total	15	100.0%	27,501	100.0%

Tax Status	Count	% of Count	Premium	% of Premium
NTQ	-	0.0%	-	0.0%
TQ	15	100.0%	27,501	100.0%
Total	15	100.0%	27,501	100.0%

Premium-Paying Status	Count	% of Count	Premium	% of Premium
Not Paid Up	11	73.3%	27,501	100.0%
Paid Up	4	26.7%	-	0.0%
Total	15	100.0%	27,501	100.0%

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	2	18.2%	3,030	11.0%
Bi-Weekly	-	0.0%	-	0.0%
Monthly	9	81.8%	24,471	89.0%
Quarterly	-	0.0%	-	0.0%
Semi-Annual	-	0.0%	-	0.0%
Total	11	100.0%	27,501	100.0%

*Count includes premium paying lives only

Underwriting Class	Count	% of Count	Premium	% of Premium
Preferred	15	100.0%	27,501	100.0%
Standard	-	0.0%	-	0.0%
Substandard	-	0.0%	-	0.0%
Total	15	100.0%	27,501	100.0%

Continental General Insurance Company
Appendix D
Actuarial Assumption Development

Appendix D contains a description of the experience studies conducted on the Company's actual experience.

Termination Study

A study was conducted on the Company's actual termination experience from 2003 to 6/30/2018 on forms issued by Continental General Insurance Company. The study measured total termination rates.

The future expected voluntary lapse assumptions were developed based on the historical implied lapse experience and judgment. Historical implied lapses were determined by subtracting expected deaths and actual benefit exhaustions from total terminations. The expected voluntary lapse rates vary by inflation option, spousal discount, gender, and policy duration. Expected deaths were calculated assuming mortality is equal to 100% of the Individual Annuity Mortality (IAM) 2012 Basic table with mortality steepening factors, mortality improvement, and selection factors applied. This mortality assumption, including selection factors and mortality improvement, is based on industry expectations.

Exhibit D-1 contains the comparison of implied lapse experience to the current lapse assumptions. The Exhibit shows total lives, actual total terminations and expected deaths. The voluntary lapse rates are shown as described above, as historical implied lapses and expected lapses.

Morbidity Study

A morbidity study was also conducted on the Company's actual experience from 2003 to 6/30/2018 on forms issued by Continental General Insurance Company. Actual claims were measured against the Milliman 2017 Long Term Care Guidelines (Guidelines). Actual-to-expected fitting factors were developed based on the actual experience and judgment.

Actual incurred claims are based on paid claims and remaining claim reserves discounted (using an interest rate of 4.5% for this experience study) back to the claim incurred date. The claim reserves were discounted from valuation date to the claim incurred date using a 4.5% discount rate and excluding any waiver of premium load, LAE load and explicit margin. Actual claims include approximately \$22 million of Incurred But Not Reported reserve (IBNR) as of June 30, 2018, which is allocated to incurred year as follows: approximately 84.5% to incurred year 2018 and 15.5% to incurred year 2017. Actual incurred claims are calculated by adding together the present value of paid claims and claim reserves. Actual average claim severity was calculated by dividing actual incurred claims by the count of claims. In this study, waiver of premium was excluded from both the actual claims and expected claims.

Expected claims were based on the *Guidelines* and include selection factors and actual-to-expected fitting factors. The actual-to-expected fitting factors varied by coverage type, benefit period, payment type, marital status, and form. No future morbidity improvement is assumed.

Exhibit D-2 contains the comparison of actual claim experience to the current assumptions for the policy forms included in this filing.

Continental General Insurance Company
Appendix D
Exhibit D-1
Termination Study

Experience by Policy Duration

Policy Duration	Total Lives	Total Terminations Count	Rate	Mortality Rate Expected	Voluntary Lapse Rate Implied	"Current"
1	17,306	1,239	7.2%	0.2%	7.0%	4.7%
2	17,356	633	3.6%	0.3%	3.3%	2.5%
3	18,589	655	3.5%	0.4%	3.1%	2.0%
4	18,655	507	2.7%	0.5%	2.2%	1.7%
5	18,147	407	2.2%	0.6%	1.6%	1.4%
6	17,741	371	2.1%	0.7%	1.4%	1.3%
7	17,353	361	2.1%	0.8%	1.3%	1.3%
8	16,969	350	2.1%	0.9%	1.1%	1.2%
9	14,794	319	2.2%	1.0%	1.0%	1.2%
10	12,231	275	2.2%	1.2%	0.9%	1.2%
11	9,376	235	2.5%	1.5%	0.8%	1.1%
12	6,697	236	3.5%	1.8%	1.5%	1.0%
13	4,533	160	3.5%	2.3%	0.9%	0.8%
14	2,695	116	4.3%	2.8%	1.1%	0.7%
15+	1,306	88	6.7%	3.3%	2.5%	0.6%
Total	193,748	5,952	3.1%	0.8%	2.2%	1.7%

Notes:

- 1) Experience from 2003 through 6/30/2018.
- 2) Expected Mortality Rate is 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.
- 3) Implied Voluntary Lapse Rate is the Total Termination Rate minus the Expected Mortality Rate minus the Actual Benefit Exhaust Rate.
- 4) Current Voluntary Lapse Rate is the current projection assumption.
 Since these vary by inflation benefit option, spousal discount, and gender the rates shown above are composites.
 The ultimate lapse rate begins in duration 15.
- 5) Includes only lifetime pay policies (excludes 10 pay, 20 pay, and paid-up at 65).

Continental General Insurance Company
Appendix D
Exhibit D-2
Policy Forms: L-6000, LTC-020201
Claim Study

Experience by Policy Duration

Policy Duration	Total Lives	Actual Claim Count	Actual Incurred Claims	Expected Incurred Claims	Actual to Expected
1	13,047	12	389,003	500,772	77.7%
2	12,297	15	602,586	924,336	65.2%
3	11,844	16	1,134,307	1,255,093	90.4%
4	11,368	36	2,028,325	1,668,393	121.6%
5	11,053	45	3,169,209	2,122,452	149.3%
6	10,806	41	1,944,128	2,671,995	72.8%
7	10,570	54	4,545,660	3,385,067	134.3%
8	10,348	58	4,752,586	4,226,890	112.4%
9	9,850	65	4,286,732	5,064,629	84.6%
10	8,203	107	8,083,336	5,414,532	149.3%
11	6,353	81	5,715,707	4,991,834	114.5%
12	3,835	58	4,709,247	3,766,035	125.0%
13	1,838	46	3,951,800	2,367,506	166.9%
14	725	23	1,652,075	1,223,681	135.0%
15	202	11	684,179	438,502	156.0%
16+	7	1	37,085	16,681	222.3%
Total	122,344	669	47,685,965	40,038,398	119.1%

Experience by Calendar Year

Calendar Year	Total Lives	Actual Claim Count	Actual Incurred Claims	Expected Incurred Claims	Actual to Expected
2003	138	0	0	18,453	0.0%
2004	813	2	5,926	73,179	8.1%
2005	1,915	9	66,467	173,839	38.2%
2006	3,945	12	429,276	344,976	124.4%
2007	6,936	8	346,745	602,638	57.5%
2008	9,378	25	1,541,176	942,585	163.5%
2009	10,826	40	1,600,505	1,327,317	120.6%
2010	11,407	35	2,407,196	1,773,850	135.7%
2011	11,025	33	2,521,236	2,282,218	110.5%
2012	10,788	42	3,223,251	2,896,521	111.3%
2013	10,550	62	4,465,314	3,576,151	124.9%
2014	10,308	66	4,401,004	4,347,833	101.2%
2015	10,084	74	5,484,919	5,180,262	105.9%
2016	9,866	86	8,901,633	6,093,071	146.1%
2017	9,647	106	7,700,916	6,765,067	113.8%
2018	4,718	69	4,590,403	3,640,439	126.1%
Total	122,344	669	47,685,965	40,038,398	119.1%

Notes:

- 1) Experience from 2003 through 6/30/2018
- 2) Actual incurred claims are defined as the sum of paid claims and reserves.
 Paid claims represent the present value of paid claims discounted to the claim incurred date.
 Reserve amounts represent the present value of the remaining claim reserve (including IBNR) discounted to the claim incurred date.
- 3) Expected Claims are based on the Milliman 2017 *Long-Term Care Guidelines* (including Product Factors).
- 4) Claim dollar amounts are discounted using a 4.50% interest rate (both actual and expected).

Continental General Insurance Company
Appendix E
Policy Forms: L-6000, LTC-020201
Policy Persistency Comparison

<u>Actual Experience</u>			<u>Original Pricing Assumptions</u>			<u>Current Assumptions</u>			
Policy Duration	Total Lives	Total Terminations	Lapse	Mortality	Total Terminations	Lapse	Mortality	Benefit Exhaustion	Total Terminations
1	13,416	7.5%	10.0%	1.1%	11.0%	6.8%	0.2%	0.0%	6.9%
2	12,440	3.8%	9.0%	1.6%	10.5%	3.5%	0.3%	0.0%	3.8%
3	11,964	4.0%	8.0%	2.3%	10.1%	2.8%	0.4%	0.0%	3.2%
4	11,481	3.0%	6.0%	3.0%	8.8%	2.4%	0.4%	0.0%	2.9%
5	11,138	2.1%	5.0%	3.8%	8.6%	2.0%	0.5%	0.0%	2.5%
6	10,906	2.0%	4.5%	4.6%	8.9%	1.9%	0.6%	0.0%	2.4%
7	10,670	2.0%	4.0%	5.6%	9.4%	1.3%	0.7%	0.0%	1.9%
8	10,434	1.8%	3.5%	6.7%	10.0%	1.2%	0.7%	0.1%	2.0%
9	9,121	2.1%	3.0%	7.2%	10.0%	1.1%	0.9%	0.1%	2.1%
10	7,521	2.1%	2.5%	7.6%	10.0%	1.2%	1.0%	0.0%	2.2%
11	5,179	2.1%	2.5%	8.1%	10.4%	1.1%	1.2%	0.1%	2.3%
12	2,680	3.4%	2.5%	8.6%	10.9%	1.0%	1.6%	0.1%	2.6%
13	1,130	4.0%	2.5%	9.2%	11.4%	0.9%	2.1%	0.3%	3.3%
14+	531	4.0%	2.5%	9.8%	12.0%	0.8%	2.8%	0.4%	3.9%

Notes:

- 1) Experience is 2003 through 6/30/18.
- 2) The "Original Pricing Assumptions" are those provided in the original pricing Actuarial Memorandum.
- 3) Since Lapse Rates vary by inflation benefit option, spousal discount, and gender, the rates shown above are composites.
The ultimate lapse rate starts in duration 15.
- 4) The mortality assumptions are 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.
- 5) Benefit Exhaustion rates are based on actual experience.
- 6) The results shown above include only lifetime pay policies (excludes 10 pay).

Exhibit 1
Continental General Insurance Company
Summary of Premium Paying Lives
Nationwide
Policy Form: L-6000, LTC-020201
As of 9/30/2019

Issue State	Lives	Annualized Premium	Average Premium
AL	105	\$ 135,431	\$ 1,290
AR	42	\$ 63,766	\$ 1,518
AZ	47	\$ 100,209	\$ 2,132
CO	238	\$ 391,703	\$ 1,646
DC	54	\$ 15,308	\$ 283
GA	1,205	\$ 2,787,019	\$ 2,313
IA	73	\$ 189,644	\$ 2,598
ID	3	\$ 9,978	\$ 3,326
IL	709	\$ 1,906,939	\$ 2,690
IN	699	\$ 1,171,405	\$ 1,676
KS	113	\$ 222,166	\$ 1,966
KY	27	\$ 55,025	\$ 2,038
LA	498	\$ 757,112	\$ 1,520
MI	7	\$ 16,685	\$ 2,384
MO	53	\$ 94,634	\$ 1,786
MS	60	\$ 96,934	\$ 1,616
MT	9	\$ 22,327	\$ 2,481
NC	55	\$ 130,882	\$ 2,380
ND	5	\$ 14,760	\$ 2,952
NE	73	\$ 161,554	\$ 2,213
NM	277	\$ 390,160	\$ 1,409
NV	7	\$ 10,267	\$ 1,467
OH	401	\$ 753,785	\$ 1,880
OK	37	\$ 81,205	\$ 2,195
PA	11	\$ 27,501	\$ 2,500
SC	27	\$ 39,981	\$ 1,481
SD	26	\$ 72,311	\$ 2,781
TN	26	\$ 69,334	\$ 2,667
TX	2,379	\$ 4,832,510	\$ 2,031
UT	113	\$ 217,469	\$ 1,925
VA	17	\$ 23,492	\$ 1,382
WA	211	\$ 607,763	\$ 2,880
WI	5	\$ 14,641	\$ 2,928
WV	81	\$ 127,205	\$ 1,570
WY	16	\$ 57,898	\$ 3,619
Total	7,709	\$ 15,669,003	\$ 2,033

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year (excluding FL)
All Policies Combined
Policy Forms: L-6000, LTC-020201

Calendar Year	Issue Year	Premium	Original RtLvl Prem	State RtLvl Prem	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2003	2003	84,445	84,445	84,445	0	0	0	0	0.0%	1
2004	2003	245,114	245,114	245,114	0	0	0	0	0.0%	2
2004	2004	410,651	410,651	410,651	2,853	0	0	2,853	0.7%	1
2005	2003	231,438	231,438	231,438	0	0	0	0	0.0%	3
2005	2004	706,395	706,395	706,395	38,747	0	0	38,747	5.5%	2
2005	2005	766,804	766,804	766,804	0	0	0	0	0.0%	1
2006	2003	213,431	213,431	213,431	0	0	0	0	0.0%	4
2006	2004	672,497	672,497	672,497	1,491	0	0	1,491	0.2%	3
2006	2005	1,640,023	1,640,023	1,640,023	183,563	0	0	183,563	11.2%	2
2006	2006	1,512,346	1,512,346	1,512,346	7,779	0	0	7,779	0.5%	1
2007	2003	207,016	207,016	207,016	83,056	0	0	83,056	40.1%	5
2007	2004	646,701	646,701	646,701	70,247	0	0	70,247	10.9%	4
2007	2005	1,555,137	1,555,137	1,555,137	4,913	0	0	4,913	0.3%	3
2007	2006	2,962,214	2,962,214	2,962,214	556	0	0	556	0.0%	2
2007	2007	2,284,803	2,284,803	2,284,803	123,394	0	0	123,394	5.4%	1
2008	2003	205,847	205,847	205,847	301,373	0	0	301,373	146.4%	6
2008	2004	638,978	638,978	638,978	8,894	0	0	8,894	1.4%	5
2008	2005	1,509,757	1,509,757	1,509,757	190,445	0	0	190,445	12.6%	4
2008	2006	2,869,705	2,869,705	2,869,705	286,367	0	0	286,367	10.0%	3
2008	2007	4,156,743	4,156,743	4,156,743	310,560	0	0	310,560	7.5%	2
2008	2008	1,769,356	1,769,356	1,769,356	0	0	0	0	0.0%	1
2009	2003	199,147	199,147	199,147	125,971	0	0	125,971	63.3%	7
2009	2004	613,287	613,287	613,287	61,114	0	0	61,114	10.0%	6
2009	2005	1,459,051	1,459,051	1,459,051	465,697	0	0	465,697	31.9%	5
2009	2006	2,797,659	2,797,659	2,797,659	485,992	0	0	485,992	17.4%	4
2009	2007	3,996,113	3,996,113	3,996,113	79,787	0	0	79,787	2.0%	3
2009	2008	3,242,567	3,242,567	3,242,567	380	0	0	380	0.0%	2
2009	2009	1,292,560	1,292,560	1,292,560	0	0	0	0	0.0%	1
2010	2003	189,671	189,671	189,671	108,581	0	0	108,581	57.2%	8
2010	2004	604,194	604,194	604,194	217,692	0	0	217,692	36.0%	7
2010	2005	1,422,597	1,422,597	1,422,597	166,325	0	0	166,325	11.7%	6
2010	2006	2,799,659	2,799,659	2,799,659	265,153	0	0	265,153	9.5%	5
2010	2007	3,878,815	3,878,815	3,878,815	613,689	0	0	613,689	15.8%	4
2010	2008	3,118,676	3,118,676	3,118,676	5,639	0	0	5,639	0.2%	3
2010	2009	2,635,291	2,635,291	2,635,291	0	0	0	0	0.0%	2
2010	2010	90,549	90,549	90,549	0	0	0	0	0.0%	1
2011	2003	185,532	185,532	185,532	284,098	0	0	284,098	153.1%	9
2011	2004	589,464	589,464	589,464	523,946	117,724	0	641,670	108.9%	8
2011	2005	1,363,982	1,363,982	1,363,982	124,650	0	0	124,650	9.1%	7
2011	2006	2,735,125	2,735,125	2,735,125	540,269	0	0	540,269	19.8%	6
2011	2007	3,811,893	3,811,893	3,811,893	648,428	88,372	0	736,801	19.3%	5
2011	2008	3,045,481	3,045,481	3,045,481	45,131	0	0	45,131	1.5%	4
2011	2009	2,529,245	2,529,245	2,529,245	0	0	0	0	0.0%	3
2011	2010	88,040	88,040	88,040	0	0	0	0	0.0%	2
2012	2003	181,349	181,349	181,349	0	0	0	0	0.0%	10
2012	2004	574,958	574,958	574,958	2,403	0	0	2,403	0.4%	9
2012	2005	1,335,240	1,335,240	1,335,240	543,037	0	0	543,037	40.7%	8
2012	2006	2,725,336	2,725,336	2,725,336	397,677	0	0	397,677	14.6%	7
2012	2007	3,751,940	3,751,940	3,751,940	948,351	152,593	0	1,100,944	29.3%	6
2012	2008	3,021,746	3,021,746	3,021,746	334,313	0	0	334,313	11.1%	5
2012	2009	2,483,593	2,483,593	2,483,593	324	0	0	324	0.0%	4
2012	2010	87,772	87,772	87,772	0	0	0	0	0.0%	3
2013	2003	172,819	172,819	172,819	-281	0	0	-281	-0.2%	11
2013	2004	559,859	559,859	559,859	222,367	0	0	222,367	39.7%	10
2013	2005	1,290,103	1,290,103	1,290,103	333,165	88,836	0	422,001	32.7%	9
2013	2006	2,708,348	2,708,348	2,708,348	998,696	280,981	0	1,279,677	47.2%	8
2013	2007	3,709,300	3,709,300	3,709,300	708,177	70,535	0	778,712	21.0%	7
2013	2008	2,969,976	2,969,976	2,969,976	350,233	41,174	0	391,407	13.2%	6
2013	2009	2,465,791	2,465,791	2,465,791	228,889	0	0	228,889	9.3%	5
2013	2010	88,525	88,525	88,525	0	0	0	0	0.0%	4
2014	2003	169,548	165,941	187,040	-1,278	0	0	-1,278	-0.8%	12
2014	2004	537,385	525,952	592,825	372,832	83,854	0	456,685	85.0%	11
2014	2005	1,283,651	1,256,338	1,416,078	335,569	0	0	335,569	26.1%	10
2014	2006	2,690,326	2,633,084	2,967,873	781,207	230,916	0	1,012,123	37.6%	9
2014	2007	3,727,587	3,648,275	4,112,142	827,227	79,532	0	906,759	24.3%	8
2014	2008	2,975,968	2,912,648	3,282,983	435,028	0	0	435,028	14.6%	7
2014	2009	2,446,447	2,394,394	2,698,834	373,209	41,004	0	414,213	16.9%	6
2014	2010	86,352	84,515	95,261	0	0	0	0	0.0%	5
2015	2003	170,077	163,170	195,504	14,216	0	0	14,216	8.4%	13
2015	2004	533,413	511,748	613,159	135,054	106,024	0	241,078	45.2%	12
2015	2005	1,286,570	1,234,315	1,478,913	771,604	245,141	0	1,016,746	79.0%	11
2015	2006	2,658,054	2,550,095	3,055,433	1,406,875	657,242	0	2,064,117	77.7%	10
2015	2007	3,711,914	3,561,152	4,266,845	220,386	26,876	0	247,262	6.7%	9
2015	2008	2,995,420	2,873,759	3,443,236	350,536	17,062	0	367,598	12.3%	8
2015	2009	2,445,571	2,346,242	2,811,184	459,595	8,410	0	468,005	19.1%	7
2015	2010	84,071	80,657	96,640	0	0	0	0	0.0%	6

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year (excluding FL)
All Policies Combined
Policy Forms: L-6000, LTC-020201

Calendar Year	Issue Year	Premium	Original RtLvl Prem	State RtLvl Prem	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2016	2003	164,699	155,311	196,214	290,763	298,452	0	589,215	357.8%	14
2016	2004	514,546	485,217	613,006	843,854	541,031	0	1,384,885	269.1%	13
2016	2005	1,262,024	1,190,089	1,503,515	337,984	518,476	0	856,461	67.9%	12
2016	2006	2,671,796	2,519,506	3,183,051	1,136,886	286,716	0	1,423,601	53.3%	11
2016	2007	3,691,047	3,480,660	4,397,338	849,021	451,871	0	1,300,893	35.2%	10
2016	2008	3,000,760	2,829,719	3,574,964	687,284	364,881	0	1,052,165	35.1%	9
2016	2009	2,461,521	2,321,216	2,932,539	596,289	378,355	0	974,643	39.6%	8
2016	2010	88,032	83,014	104,877	0	0	0	0	0.0%	7
2017	2003	173,325	142,675	204,521	152,531	273,896	1,547	427,974	246.9%	15
2017	2004	522,089	429,767	616,059	272,475	277,545	4,600	554,620	106.2%	14
2017	2005	1,334,812	1,098,775	1,575,063	535,216	469,257	8,124	1,012,598	75.9%	13
2017	2006	2,942,640	2,422,287	3,472,280	1,054,591	1,096,676	11,484	2,162,751	73.5%	12
2017	2007	4,017,044	3,306,702	4,740,065	971,104	837,238	15,927	1,824,268	45.4%	11
2017	2008	3,141,722	2,586,165	3,707,195	984,109	638,306	11,271	1,633,687	52.0%	10
2017	2009	2,559,334	2,106,762	3,019,984	278,722	237,741	9,132	525,595	20.5%	9
2017	2010	91,488	75,310	107,954	0	0	326	326	0.4%	8
2018	2003	181,247	137,590	198,130	121,031	347,615	9,892	478,539	264.0%	16
2018	2004	517,742	393,034	565,969	297,128	514,418	27,804	839,350	162.1%	15
2018	2005	1,356,142	1,029,490	1,482,465	425,839	949,851	49,206	1,424,895	105.1%	14
2018	2006	3,127,024	2,373,821	3,418,302	643,617	1,491,278	72,616	2,207,511	70.6%	13
2018	2007	4,203,288	3,190,846	4,594,819	673,309	1,427,198	99,018	2,199,525	52.3%	12
2018	2008	3,196,354	2,426,451	3,494,090	430,256	892,395	68,227	1,390,878	43.5%	11
2018	2009	2,600,411	1,974,052	2,842,635	11,955	0	55,211	67,165	2.6%	10
2018	2010	96,750	73,446	105,763	75,210	145,202	2,054	222,466	229.9%	9
2019	2003	141,329	97,804	143,023	10,127	232,021	22,952	265,100	187.6%	17
2019	2004	397,155	274,842	401,916	39,081	319,728	63,305	422,114	106.3%	16
2019	2005	989,417	684,702	1,001,276	47,501	610,446	105,794	763,741	77.2%	15
2019	2006	2,361,341	1,634,109	2,389,644	69,437	1,318,879	162,308	1,550,624	65.7%	14
2019	2007	3,175,870	2,197,785	3,213,937	54,818	1,164,339	221,908	1,441,065	45.4%	13
2019	2008	2,465,827	1,706,417	2,495,383	26,005	636,455	155,589	818,049	33.2%	12
2019	2009	2,054,319	1,421,643	2,078,943	6,660	199,278	128,937	334,875	16.3%	11
2019	2010	73,697	51,001	74,581	1,865	4,304	4,626	10,795	14.6%	10
2003	Total	84,445	84,445	84,445	0	0	0	0	0.0%	NA
2004	Total	655,765	655,765	655,765	2,853	0	0	2,853	0.4%	NA
2005	Total	1,704,637	1,704,637	1,704,637	38,747	0	0	38,747	2.3%	NA
2006	Total	4,038,297	4,038,297	4,038,297	192,833	0	0	192,833	4.8%	NA
2007	Total	7,655,872	7,655,872	7,655,872	282,166	0	0	282,166	3.7%	NA
2008	Total	11,150,386	11,150,386	11,150,386	1,097,639	0	0	1,097,639	9.8%	NA
2009	Total	13,600,383	13,600,383	13,600,383	1,218,941	0	0	1,218,941	9.0%	NA
2010	Total	14,739,451	14,739,451	14,739,451	1,377,078	0	0	1,377,078	9.3%	NA
2011	Total	14,348,762	14,348,762	14,348,762	2,166,522	206,096	0	2,372,619	16.5%	NA
2012	Total	14,161,935	14,161,935	14,161,935	2,226,104	152,593	0	2,378,697	16.8%	NA
2013	Total	13,964,720	13,964,720	13,964,720	2,841,245	481,526	0	3,322,772	23.8%	NA
2014	Total	13,917,264	13,621,147	15,353,034	3,123,794	435,306	0	3,559,100	25.6%	NA
2015	Total	13,885,091	13,321,138	15,960,912	3,358,266	1,060,755	0	4,419,022	31.8%	NA
2016	Total	13,854,425	13,064,733	16,505,505	4,742,081	2,839,782	0	7,581,863	54.7%	NA
2017	Total	14,782,453	12,168,444	17,443,122	4,248,749	3,830,659	62,411	8,141,819	55.1%	NA
2018	Total	15,278,959	11,598,731	16,702,172	2,678,345	5,767,956	384,029	8,830,330	57.8%	NA
2019	Total	11,658,957	8,068,302	11,798,702	255,493	4,485,450	865,420	5,606,362	48.1%	NA
Total	Total	179,481,802	167,947,148	189,868,100	29,850,857	19,260,123	1,311,860	50,422,840	28.1%	NA

Calendar Year	Issue Year	Premium	Original Rtlvl Prem	State Rtlvl Prem	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2003	2003	0	0	0	0	0	0	0	0.0%	1
2004	2003	0	0	0	0	0	0	0	0.0%	2
2004	2004	0	0	0	0	0	0	0	0.0%	1
2005	2003	0	0	0	0	0	0	0	0.0%	3
2005	2004	0	0	0	0	0	0	0	0.0%	2
2005	2005	25,002	25,002	25,002	0	0	0	0	0.0%	1
2006	2003	0	0	0	0	0	0	0	0.0%	4
2006	2004	0	0	0	0	0	0	0	0.0%	3
2006	2005	66,319	66,319	66,319	0	0	0	0	0.0%	2
2006	2006	0	0	0	0	0	0	0	0.0%	1
2007	2003	0	0	0	0	0	0	0	0.0%	5
2007	2004	0	0	0	0	0	0	0	0.0%	4
2007	2005	60,438	60,438	60,438	0	0	0	0	0.0%	3
2007	2006	0	0	0	0	0	0	0	0.0%	2
2007	2007	0	0	0	0	0	0	0	0.0%	1
2008	2003	0	0	0	0	0	0	0	0.0%	6
2008	2004	0	0	0	0	0	0	0	0.0%	5
2008	2005	58,810	58,810	58,810	0	0	0	0	0.0%	4
2008	2006	0	0	0	0	0	0	0	0.0%	3
2008	2007	0	0	0	0	0	0	0	0.0%	2
2008	2008	0	0	0	0	0	0	0	0.0%	1
2009	2003	0	0	0	0	0	0	0	0.0%	7
2009	2004	0	0	0	0	0	0	0	0.0%	6
2009	2005	53,828	53,828	53,828	0	0	0	0	0.0%	5
2009	2006	0	0	0	0	0	0	0	0.0%	4
2009	2007	0	0	0	0	0	0	0	0.0%	3
2009	2008	0	0	0	0	0	0	0	0.0%	2
2009	2009	0	0	0	0	0	0	0	0.0%	1
2010	2003	0	0	0	0	0	0	0	0.0%	8
2010	2004	0	0	0	0	0	0	0	0.0%	7
2010	2005	50,942	50,942	50,942	0	0	0	0	0.0%	6
2010	2006	0	0	0	0	0	0	0	0.0%	5
2010	2007	0	0	0	0	0	0	0	0.0%	4
2010	2008	0	0	0	0	0	0	0	0.0%	3
2010	2009	0	0	0	0	0	0	0	0.0%	2
2010	2010	0	0	0	0	0	0	0	0.0%	1
2011	2003	0	0	0	0	0	0	0	0.0%	9
2011	2004	0	0	0	0	0	0	0	0.0%	8
2011	2005	49,377	49,377	49,377	0	0	0	0	0.0%	7
2011	2006	0	0	0	0	0	0	0	0.0%	6
2011	2007	0	0	0	0	0	0	0	0.0%	5
2011	2008	0	0	0	0	0	0	0	0.0%	4
2011	2009	0	0	0	0	0	0	0	0.0%	3
2011	2010	0	0	0	0	0	0	0	0.0%	2
2012	2003	0	0	0	0	0	0	0	0.0%	10
2012	2004	0	0	0	0	0	0	0	0.0%	9
2012	2005	46,124	46,124	46,124	3,028	0	0	3,028	6.6%	8
2012	2006	0	0	0	0	0	0	0	0.0%	7
2012	2007	0	0	0	0	0	0	0	0.0%	6
2012	2008	0	0	0	0	0				

Exhibit 2b
Continental General Insurance Company
Pennsylvania Historic Experience by Calendar and Issue Year
All Policies Combined
Policy Form: L-6000

Calendar Year	Issue Year	Premium	Original Rtlvl Prem	State Rtlvl Prem	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2016	2003	0	0	0	0	0	0	0	0.0%	14
2016	2004	0	0	0	0	0	0	0	0.0%	13
2016	2005	46,301	36,649	46,301	0	0	0	0	0.0%	12
2016	2006	0	0	0	0	0	0	0	0.0%	11
2016	2007	0	0	0	0	0	0	0	0.0%	10
2016	2008	0	0	0	0	0	0	0	0.0%	9
2016	2009	0	0	0	0	0	0	0	0.0%	8
2016	2010	0	0	0	0	0	0	0	0.0%	7
2017	2003	0	0	0	0	0	0	0	0.0%	15
2017	2004	0	0	0	0	0	0	0	0.0%	14
2017	2005	35,652	24,871	35,652	110,242	131,139	318	241,699	677.9%	13
2017	2006	0	0	0	0	0	0	0	0.0%	12
2017	2007	0	0	0	0	0	0	0	0.0%	11
2017	2008	0	0	0	0	0	0	0	0.0%	10
2017	2009	0	0	0	0	0	0	0	0.0%	9
2017	2010	0	0	0	0	0	0	0	0.0%	8
2018	2003	0	0	0	0	0	0	0	0.0%	16
2018	2004	0	0	0	0	0	0	0	0.0%	15
2018	2005	39,522	27,446	39,522	0	0	2,157	2,157	5.5%	14
2018	2006	0	0	0	0	0	0	0	0.0%	13
2018	2007	0	0	0	0	0	0	0	0.0%	12
2018	2008	0	0	0	0	0	0	0	0.0%	11
2018	2009	0	0	0	0	0	0	0	0.0%	10
2018	2010	0	0	0	0	0	0	0	0.0%	9
2019	2003	0	0	0	0	0	0	0	0.0%	17
2019	2004	0	0	0	0	0	0	0	0.0%	16
2019	2005	21,543	14,732	21,543	0	0	3,499	3,499	16.2%	15
2019	2006	0	0	0	0	0	0	0	0.0%	14
2019	2007	0	0	0	0	0	0	0	0.0%	13
2019	2008	0	0	0	0	0	0	0	0.0%	12
2019	2009	0	0	0	0	0	0	0	0.0%	11
2019	2010	0	0	0	0	0	0	0	0.0%	10
2003	Total	0	0	0	0	0	0	0	0.0%	NA
2004	Total	0	0	0	0	0	0	0	0.0%	NA
2005	Total	25,002	25,002	25,002	0	0	0	0	0.0%	NA
2006	Total	66,319	66,319	66,319	0	0	0	0	0.0%	NA
2007	Total	60,438	60,438	60,438	0	0	0	0	0.0%	NA
2008	Total	58,810	58,810	58,810	0	0	0	0	0.0%	NA
2009	Total	53,828	53,828	53,828	0	0	0	0	0.0%	NA
2010	Total	50,942	50,942	50,942	0	0	0	0	0.0%	NA
2011	Total	49,377	49,377	49,377	0	0	0	0	0.0%	NA
2012	Total	46,124	46,124	46,124	3,028	0	0	3,028	6.6%	NA
2013	Total	45,244	45,244	45,244	0	0	0	0	0.0%	NA
2014	Total	47,303	41,967	47,303	22,130	0	0	22,130	46.8%	NA
2015	Total	48,771	40,704	48,771	0	0	0	0	0.0%	NA
2016	Total	46,301	36,649	46,301	0	0	0	0	0.0%	NA
2017	Total	35,652	24,871	35,652	110,242	131,139	318	241,699	677.9%	NA
2018	Total	39,522	27,446	39,522	0	0	2,157	2,157	5.5%	NA
2019	Total	21,543	14,732	21,543	0	0	3,499	3,499	16.2%	NA
Total	Total	695,177	642,454	695,177	135,400	131,139	5,974	272,513	39.2%	NA

Exhibit 3a
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
All Policies Combined
Policy Forms: L-6000, LTC-020201

Calendar Year	Without Proposed Rate Increase										With Proposed 6% Rate Increase		
	Premium			By Incurral Year				Incurred Loss Ratio			Premium	Incurred	Incd LR
	Actual	Original Rtlvl	State Rtlvl	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	State Rtlvl		State Rtlvl	Claims	State Rtlvl
2003	84,445	84,445	84,445	0	0	0	0	0.0%	0.0%		84,445	0	0.0%
2004	655,765	655,765	655,765	2,853	0	0	2,853	0.4%	0.4%		655,765	2,853	0.4%
2005	1,704,637	1,704,637	1,704,637	38,747	0	0	38,747	2.3%	2.3%		1,704,637	38,747	2.3%
2006	4,038,297	4,038,297	4,038,297	192,833	0	0	192,833	4.8%	4.8%		4,038,297	192,833	4.8%
2007	7,655,872	7,655,872	7,655,872	282,166	0	0	282,166	3.7%	3.7%		7,655,872	282,166	3.7%
2008	11,150,386	11,150,386	11,150,386	1,097,639	0	0	1,097,639	9.8%	9.8%		11,150,386	1,097,639	9.8%
2009	13,600,383	13,600,383	13,600,383	1,218,941	0	0	1,218,941	9.0%	9.0%		13,600,383	1,218,941	9.0%
2010	14,739,451	14,739,451	14,739,451	1,377,078	0	0	1,377,078	9.3%	9.3%		14,739,451	1,377,078	9.3%
2011	14,348,762	14,348,762	14,348,762	2,166,522	206,096	0	2,372,619	16.5%	16.5%		14,348,762	2,372,619	16.5%
2012	14,161,935	14,161,935	14,161,935	2,226,104	152,593	0	2,378,697	16.8%	16.8%		14,161,935	2,378,697	16.8%
2013	13,964,720	13,964,720	13,964,720	2,841,245	481,526	0	3,322,772	23.8%	23.8%		13,964,720	3,322,772	23.8%
2014	13,917,264	13,621,147	15,353,034	3,123,794	435,306	0	3,559,100	25.6%	23.2%		15,353,034	3,559,100	23.2%
2015	13,885,091	13,321,138	15,960,912	3,358,266	1,060,755	0	4,419,022	31.8%	27.7%		15,960,912	4,419,022	27.7%
2016	13,854,425	13,064,733	16,505,505	4,742,081	2,839,782	0	7,581,863	54.7%	45.9%		16,505,505	7,581,863	45.9%
2017	14,782,453	12,168,444	17,443,122	4,248,749	3,830,659	62,411	8,141,819	55.1%	46.7%		17,443,122	8,141,819	46.7%
2018	15,278,959	11,598,731	16,702,172	2,678,345	5,767,956	384,029	8,830,330	57.8%	52.9%		16,702,172	8,830,330	52.9%
2019	11,658,957	8,068,302	11,798,702	255,493	4,485,450	865,420	5,606,362	48.1%	47.5%		11,798,702	5,606,362	47.5%
Jan-Sept													
Oct-Dec													
2019		2,699,414	3,947,495				2,024,501		51.3%		3,947,495	2,024,501	51.3%
2020		10,579,498	18,277,560				8,987,329		49.2%		18,277,560	8,987,329	49.2%
2021		10,222,839	17,665,066				10,018,737		56.7%		17,962,523	10,000,059	55.7%
2022		9,850,960	17,022,459				11,085,708		65.1%		17,827,451	11,026,531	61.9%
2023		9,458,602	16,344,464				12,175,700		74.5%		17,127,626	12,108,456	70.7%
2024		9,043,200	15,626,650				13,268,063		84.9%		16,375,416	13,193,137	80.6%
2025		8,604,298	14,868,227				14,335,982		96.4%		15,580,653	14,253,140	91.5%
2026		8,144,235	14,073,238				15,352,193		109.1%		14,747,571	15,261,356	105.5%
2027		7,667,027	13,248,622				16,310,802		123.1%		13,883,443	16,211,902	116.8%
2028		7,176,989	12,401,838				17,202,336		138.7%		12,996,084	17,095,414	131.5%
2029		6,678,706	11,540,804				18,001,158		156.0%		12,093,793	17,886,477	147.9%
2030		6,177,132	10,674,084				18,665,149		174.9%		11,185,544	18,543,340	165.8%
2031		5,677,619	9,810,926				19,161,976		195.3%		10,281,027	19,033,966	185.1%
2032		5,185,039	8,959,747				19,466,977		217.3%		9,389,063	19,333,977	205.9%
2033		4,704,069	8,128,631				19,567,238		240.7%		8,518,122	19,430,655	228.1%
2034		4,238,689	7,324,455				19,461,906		265.7%		7,675,414	19,323,249	251.8%
2035		3,792,251	6,553,009				19,139,779		292.1%		6,867,003	19,000,752	276.7%
2036		3,367,563	5,819,150				18,596,101		319.6%		6,097,980	18,458,512	302.7%
2037		2,966,936	5,126,866				17,832,408		347.8%		5,372,525	17,698,161	329.4%
2038		2,592,363	4,479,604				16,883,580		376.9%		4,694,249	16,754,384	356.9%
2039		2,245,588	3,880,376				15,792,388		407.0%		4,066,308	15,669,674	385.4%
2040		1,928,117	3,331,786				14,585,706		437.8%		3,491,432	14,470,732	414.5%
2041		1,640,849	2,835,387				13,290,744		468.7%		2,971,247	13,184,567	443.7%
2042		1,383,843	2,391,281				11,942,903		499.4%		2,505,862	11,846,300	472.7%
2043		1,156,377	1,998,219				10,592,146		530.1%		2,093,966	10,505,477	501.7%
2044		957,401	1,654,390				9,278,409		560.8%		1,733,661	9,201,676	530.8%
2045		785,536	1,357,406				8,039,177		592.2%		1,422,448	7,972,017	560.4%
2046		638,969	1,104,139				6,896,864		624.6%		1,157,045	6,838,689	591.0%
2047		515,458	890,712				5,861,796		658.1%		933,391	5,811,883	622.7%
2048		412,562	712,907				4,944,659		693.6%		747,067	4,902,161	656.2%
2049		327,758	566,366				4,140,184		731.0%		593,504	4,104,277	691.5%
2050		258,658	446,961				3,447,156		771.2%		468,377	3,416,992	729.5%
2051		202,967	350,727				2,858,610		815.1%		367,532	2,833,374	770.9%
2052		158,498	273,885				2,362,247		862.5%		287,009	2,341,209	815.7%
2053		123,273	213,016				1,946,893		914.0%		223,223	1,929,401	864.3%
2054		95,565	165,136				1,600,247		969.0%		173,049	1,585,745	916.4%
2055		73,890	127,682				1,314,281		1029.3%		133,800	1,302,267	973.3%
2056		57,014	98,521				1,076,887		1093.1%		103,241	1,066,958	1033.5%
2057		43,918	75,890				879,869		1159.4%		79,526	871,690	1096.1%
2058		33,778	58,369				716,311		1227.2%		61,166	709,599	1160.1%
2059		25,943	44,830				580,544		1295.0%		46,978	575,062	1224.1%
2060		19,894	34,378				469,264		1365.0%		36,025	464,801	1290.2%
2061		15,223	26,305				378,127		1437.5%		27,566	374,504	1358.6%
2062		11,617	20,073				302,953		1509.2%		21,035	300,031	1426.3%
2063		8,840	15,275				240,566		1574.9%		16,007	238,232	1488.3%
2064		6,706	11,588				189,518		1635.5%		12,143	187,670	1545.5%
2065		5,069	8,760				147,879		1688.2%		9,179	146,430	1595.2%
2066		3,817	6,596				115,068		1744.4%		6,912	113,936	1648.3%
2067		2,864	4,948				88,815		1794.8%		5,185	87,938	1695.9%
2068		2,141	3,700				67,973		1837.0%		3,878	67,300	1735.6%
2069		1,598	2,761				51,656		1870.6%		2,894	51,143	1767.4%
2070		1,190	2,057				38,904		1891.5%		2,155	38,517	1787.0%
2071		885	1,529				29,091		1902.1%		1,603	28,801	1797.0%
2072		657	1,135				21,619		1905.2%		1,189	21,404	1799.9%
2073		486	840				15,839		1884.5%		881	15,681	1780.4%
2074		360	622				11,522		1851.4%		652	11,407	1749.1%
2075		266	459				8,290		1804.4%		481	8,207	1704.6%
2076		195	337				5,917		1753.6%		354	5,858	1656.7%
2077		142	246				4,182		1699.6%		258	4,140	1605.7%
2078		103	178				2,918		1637.1%		187	2,889	1546.7%
Without Interest													
Past	179,481,802	167,947,148	189,868,100	29,850,857	19,260,123	1,311,860	50,422,840	28.1%	26.6%		189,868,100	50,422,840	26.6%
Future		141,975,450	244,612,672				431,875,744		176.6%		254,708,958	428,933,933	168.4%
Lifetime		309,922,597	434,480,773				482,298,584		111.0%		444,577,058	479,356,774	107.8%
With 4.13% Interest													
Past	234,106,100	221,789,432	245,924,152	37,106,044	20,966,808	1,350,971	59,423,823	25.4%	24.2%		245,924,152	59,423,823	24.2%
Future		102,107,820	175,725,141				249,933,229		142.2%		182,586,407	248,347,650	136.0%
Lifetime		323,897,252	421,649,293				309,357,052		73.4%		428,510,559	307,771,473	71.8%

Exhibit 3b
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
Premium Paying Policies Only
Policy Forms: L-6000, LTC-020201

Calendar Year	Without Proposed Rate Increase										With Proposed 6% Rate Increase		
	Premium			By Incurral Year				Incurred Loss Ratio			Premium	Incurred	Inc'd LR
	Actual	Original Rtlvl	State Rtlvl	Pd Clms	Clim Res	IBNR	Inc Clms	Actual	State Rtlvl		State Rtlvl	Claims	State Rtlvl
2003	76,293	76,293	76,293	0	0	0	0	0.0%	0.0%		76,293	0	0.0%
2004	597,443	597,443	597,443	2,853	0	0	2,853	0.5%	0.5%		597,443	2,853	0.5%
2005	1,548,607	1,548,607	1,548,607	38,747	0	0	38,747	2.5%	2.5%		1,548,607	38,747	2.5%
2006	3,640,126	3,640,126	3,640,126	192,833	0	0	192,833	5.3%	5.3%		3,640,126	192,833	5.3%
2007	6,883,519	6,883,519	6,883,519	282,166	0	0	282,166	4.1%	4.1%		6,883,519	282,166	4.1%
2008	9,966,932	9,966,932	9,966,932	1,094,539	0	0	1,094,539	11.0%	11.0%		9,966,932	1,094,539	11.0%
2009	12,140,283	12,140,283	12,140,283	1,218,941	0	0	1,218,941	10.0%	10.0%		12,140,283	1,218,941	10.0%
2010	13,137,073	13,137,073	13,137,073	1,376,412	0	0	1,376,412	10.5%	10.5%		13,137,073	1,376,412	10.5%
2011	12,747,976	12,747,976	12,747,976	2,166,273	206,096	0	2,372,370	18.6%	18.6%		12,747,976	2,372,370	18.6%
2012	12,559,237	12,559,237	12,559,237	2,225,855	152,593	0	2,378,448	18.9%	18.9%		12,559,237	2,378,448	18.9%
2013	12,359,922	12,359,922	12,359,922	2,841,245	481,526	0	3,322,772	26.9%	26.9%		12,359,922	3,322,772	26.9%
2014	12,359,832	12,096,853	13,634,930	3,123,794	435,306	0	3,559,100	28.8%	26.1%		13,634,930	3,559,100	26.1%
2015	12,385,731	11,882,676	14,237,398	3,349,062	1,060,755	0	4,409,818	35.6%	31.0%		14,237,398	4,409,818	31.0%
2016	12,445,285	11,735,913	14,826,722	4,529,109	2,552,937	0	7,082,046	56.9%	47.8%		14,826,722	7,082,046	47.8%
2017	13,986,053	11,512,873	16,503,379	4,186,282	3,830,659	59,099	8,076,040	57.7%	48.9%		16,503,379	8,076,040	48.9%
2018	14,922,245	11,327,938	16,312,231	2,629,100	5,766,742	375,297	8,771,139	58.8%	53.8%		16,312,231	8,771,139	53.8%
2019	11,623,483	8,043,753	11,762,803	253,883	4,439,448	862,696	5,556,028	47.8%	47.2%		11,762,803	5,556,028	47.2%
Jan-Sept													
Oct-Dec													
2019		2,699,414	3,947,495				1,991,364		50.4%		3,947,495	1,991,364	50.4%
2020		10,579,498	18,277,560				8,847,546		48.4%		18,277,560	8,847,546	48.4%
2021		10,222,839	17,665,066				9,867,104		55.9%		17,962,523	9,848,425	54.8%
2022		9,850,960	17,022,459				10,922,589		64.2%		17,827,451	10,863,411	60.9%
2023		9,458,602	16,344,464				12,001,717		73.4%		17,127,626	11,934,473	69.7%
2024		9,043,200	15,626,650				13,083,786		83.7%		16,375,416	13,008,860	79.4%
2025		8,604,298	14,868,227				14,142,392		95.1%		15,580,653	14,059,550	90.2%
2026		8,144,235	14,073,238				15,150,646		107.7%		14,747,571	15,059,810	102.1%
2027		7,667,027	13,248,622				16,101,876		121.5%		13,883,443	16,002,975	115.3%
2028		7,176,989	12,401,838				16,986,658		137.0%		12,996,084	16,879,737	129.9%
2029		6,678,706	11,540,804				17,779,182		154.1%		12,093,793	17,664,501	146.1%
2030		6,177,132	10,674,084				18,438,853		172.7%		11,185,544	18,317,043	163.8%
2031		5,677,619	9,810,926				18,933,136		193.0%		10,281,027	18,805,126	182.9%
2032		5,185,039	8,959,747				19,236,981		214.7%		9,389,063	19,103,981	203.5%
2033		4,704,069	8,128,631				19,337,305		237.9%		8,518,122	19,200,723	225.4%
2034		4,238,689	7,324,455				19,233,096		262.6%		7,675,414	19,094,439	248.8%
2035		3,792,251	6,553,009				18,914,409		288.6%		6,867,003	18,775,382	273.4%
2036		3,367,563	5,819,150				18,376,701		315.8%		6,097,980	18,239,112	299.1%
2037		2,966,936	5,126,866				17,622,144		343.7%		5,372,525	17,487,897	325.5%
2038		2,592,363	4,479,604				16,683,524		372.4%		4,694,249	16,554,328	352.7%
2039		2,245,588	3,880,376				15,603,632		402.1%		4,066,308	15,480,917	380.7%
2040		1,928,117	3,331,786				14,409,740		432.5%		3,491,432	14,294,767	409.4%
2041		1,640,849	2,835,387				13,129,184		463.0%		2,971,247	13,023,007	438.3%
2042		1,383,843	2,391,281				11,797,802		493.4%		2,505,862	11,701,199	467.0%
2043		1,156,377	1,998,219				10,463,541		523.6%		2,093,966	10,376,872	495.6%
2044		957,401	1,654,390				9,165,579		554.0%		1,733,661	9,088,846	524.3%
2045		785,536	1,357,406				7,940,810		585.0%		1,422,448	7,873,651	553.5%
2046		638,969	1,104,139				6,812,026		617.0%		1,157,045	6,753,850	583.7%
2047		515,458	890,712				5,789,626		650.0%		933,391	5,739,713	614.9%
2048		412,562	712,907				4,884,160		685.1%		747,067	4,841,663	648.1%
2049		327,758	566,366				4,090,108		722.2%		593,504	4,054,201	683.1%
2050		258,658	446,961				3,406,006		762.0%		468,377	3,375,842	720.8%
2051		202,967	350,727				2,824,900		805.4%		367,532	2,799,665	761.7%
2052		158,498	273,885				2,334,844		852.5%		287,009	2,313,806	806.2%
2053		123,273	213,016				1,924,848		903.6%		223,223	1,907,356	854.5%
2054		95,565	165,136				1,582,704		958.4%		173,049	1,568,202	906.2%
2055		73,890	127,682				1,300,512		1018.6%		133,800	1,288,497	963.0%
2056		57,014	98,521				1,066,153		1082.2%		103,241	1,056,224	1023.1%
2057		43,918	75,890				871,570		1148.5%		79,526	863,390	1085.7%
2058		33,778	58,369				709,942		1216.3%		61,166	703,230	1149.7%
2059		25,943	44,830				575,706		1284.2%		46,978	570,225	1213.8%
2060		19,894	34,378				465,608		1354.4%		36,025	461,144	1280.1%
2061		15,223	26,305				375,389		1427.1%		27,566	371,766	1348.7%
2062		11,617	20,073				300,899		1499.0%		21,035	297,977	1416.6%
2063		8,840	15,275				239,024		1564.8%		16,007	236,689	1478.7%
2064		6,706	11,588				188,361		1625.5%		12,143	186,513	1535.9%
2065		5,069	8,760				147,012		1678.3%		9,179	145,563	1585.8%
2066		3,817	6,596				114,423		1734.6%		6,912	113,291	1638.9%
2067		2,864	4,948				88,336		1785.2%		5,185	87,459	1686.6%
2068		2,141	3,700				67,618		1827.4%		3,878	66,945	1726.5%
2069		1,598	2,761				51,393		1861.1%		2,894	50,880	1758.3%
2070		1,190	2,057				38,711		1882.1%		2,155	38,324	1778.1%
2071		885	1,529				28,949		1892.8%		1,603	28,659	1788.1%
2072		657	1,135				21,514		1895.9%		1,189	21,298	1791.1%
2073		486	840				15,762		1875.4%		881	15,604	1771.7%
2074		360	622				11,469		1842.8%		652	11,354	1740.9%
2075		266	459				8,252		1796.1%		481	8,169	1696.7%
2076		195	337				5,889		1745.4%		354	5,830	1648.9%
2077		142	246				4,162		1691.5%		258	4,121	1597.9%
2078		103	178				2,904		1629.2%		187	2,874	1539.1%
Without Interest													
Past	163,380,040	152,257,416	172,934,874	29,511,094	18,926,063	1,297,092	49,734,250	30.4%	28.8%		172,934,874	49,734,250	28.8%
Future		141,975,450	244,612,672				426,510,077		174.4%		254,708,958	423,568,266	166.3%
Lifetime		294,232,865	417,547,546				476,244,326		114.1%		427,643,832	473,302,516	110.7%
With 4.13% Interest													
Past	212,300,484	200,444,461	223,153,670	36,723,808	20,591,660	1,335,392	58,650,860	27.6%	26.3%		223,153,670	58,650,860	26.3%
Future		102,107,820	175,725,141				246,757,289		140.4%		182,586,407	245,171,710	134.3%
Lifetime		302,552,282	398,878,811				305,408,149		76.6%		405,740,077	303,822,571	74.9%

Exhibit 4a
Continental General Insurance Company
Pennsylvania Experience
All Policies Combined
Policy Form: L-6000

Calendar Year	Without Proposed Rate Increase										With Proposed 6% Rate Increase			
	Premium			By Incurral Year					Incurred Loss Ratio		Premium	Incurred	Incd LR	
	Actual	Original Rtlvl	State Rtlvl	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	State Rtlvl		State Rtlvl	Claims	State	Rtlvl
2003	0	0	0	0	0	0	0	0.0%	0.0%		0	0	0	0.0%
2004	0	0	0	0	0	0	0	0.0%	0.0%		0	0	0	0.0%
2005	25,002	25,002	25,002	0	0	0	0	0.0%	0.0%		25,002	0	0	0.0%
2006	66,319	66,319	66,319	0	0	0	0	0.0%	0.0%		66,319	0	0	0.0%
2007	60,438	60,438	60,438	0	0	0	0	0.0%	0.0%		60,438	0	0	0.0%
2008	58,810	58,810	58,810	0	0	0	0	0.0%	0.0%		58,810	0	0	0.0%
2009	53,828	53,828	53,828	0	0	0	0	0.0%	0.0%		53,828	0	0	0.0%
2010	50,942	50,942	50,942	0	0	0	0	0.0%	0.0%		50,942	0	0	0.0%
2011	49,377	49,377	49,377	0	0	0	0	0.0%	0.0%		49,377	0	0	0.0%
2012	46,124	46,124	46,124	3,028	0	0	3,028	6.6%	6.6%		46,124	3,028	6.6%	
2013	45,244	45,244	45,244	0	0	0	0	0.0%	0.0%		45,244	0	0	0.0%
2014	47,303	41,967	47,303	22,130	0	0	22,130	46.8%	46.8%		47,303	22,130	46.8%	
2015	48,771	40,704	48,771	0	0	0	0	0.0%	0.0%		48,771	0	0	0.0%
2016	46,301	36,649	46,301	0	0	0	0	0.0%	0.0%		46,301	0	0	0.0%
2017	35,652	24,871	35,652	110,242	131,139	318	241,699	677.9%	677.9%		35,652	241,699	677.9%	
2018	39,522	27,446	39,522	0	0	2,157	2,157	5.5%	5.5%		39,522	2,157	5.5%	
2019	21,543	14,732	21,543	0	0	3,499	3,499	16.2%	16.2%		21,543	3,499	16.2%	
Jan-Sept														
Oct-Dec														
2019		4,681	6,846				7,543		110.2%		6,846	7,543	110.2%	
2020		18,331	31,669				32,034		101.2%		31,669	31,957	100.9%	
2021		17,630	30,465				35,431		116.3%		30,978	35,187	113.6%	
2022		16,849	29,115				38,635		132.7%		30,492	38,360	125.8%	
2023		15,989	27,629				41,633		150.7%		28,953	41,331	142.8%	
2024		15,054	26,014				44,316		170.4%		27,261	43,989	161.4%	
2025		14,051	24,281				46,272		190.6%		25,444	45,925	180.5%	
2026		12,995	22,455				47,245		210.4%		23,531	46,885	199.2%	
2027		11,905	20,572				47,384		230.3%		21,557	47,018	218.1%	
2028		10,793	18,650				46,887		251.4%		19,544	46,521	238.0%	
2029		9,677	16,723				45,719		273.4%		17,524	45,357	258.8%	
2030		8,578	14,824				43,791		295.4%		15,534	43,440	279.6%	
2031		7,511	12,979				41,171		317.2%		13,601	40,837	300.3%	
2032		6,488	11,211				37,766		336.9%		11,748	37,456	318.8%	
2033		5,524	9,546				33,935		355.5%		10,003	33,653	336.4%	
2034		4,633	8,005				29,984		374.6%		8,389	29,733	354.4%	
2035		3,821	6,602				26,003		393.8%		6,919	25,783	372.7%	
2036		3,096	5,349				22,058		412.4%		5,606	21,870	390.2%	
2037		2,463	4,257				18,218		428.0%		4,461	18,061	404.9%	
2038		1,925	3,326				14,640		440.2%		3,485	14,513	416.4%	
2039		1,476	2,550				11,488		450.5%		2,672	11,389	426.2%	
2040		1,111	1,920				8,852		461.0%		2,012	8,775	436.1%	
2041		821	1,418				6,693		472.0%		1,486	6,634	446.5%	
2042		594	1,027				4,978		484.7%		1,076	4,934	458.5%	
2043		423	730				3,627		496.6%		765	3,595	469.7%	
2044		295	510				2,584		506.8%		534	2,561	479.3%	
2045		203	350				1,801		514.2%		367	1,785	486.3%	
2046		137	237				1,231		519.9%		248	1,220	491.7%	
2047		91	158				830		526.1%		165	822	497.6%	
2048		60	104				554		533.5%		109	549	504.5%	
2049		39	68				365		539.7%		71	362	510.3%	
2050		25	44				238		543.6%		46	236	514.0%	
2051		16	28				154		546.8%		29	152	517.0%	
2052		10	18				100		553.5%		19	99	523.4%	
2053		7	11				65		562.6%		12	64	531.9%	
2054		4	7				42		573.1%		8	42	541.6%	
2055		3	5				27		586.3%		5	27	553.9%	
2056		2	3				18		600.7%		3	18	567.4%	
2057		1	2				12		617.0%		2	12	582.7%	
2058		1	1				7		596.7%		1	7	563.5%	
2059		0	1				4		563.5%		1	4	532.1%	
2060		0	0				3		609.8%		1	3	575.7%	
2061		0	0				2		678.3%		0	2	640.4%	
2062		0	0				1		467.6%		0	1	441.5%	
2063		0	0				0		173.0%		0	0	163.4%	
2064		0	0				0		74.0%		0	0	69.9%	
2065		0	0				0		185.3%		0	0	175.0%	
2066		0	0				0		0.0%		0	0	0.0%	
2067		0	0				0		0.0%		0	0	0.0%	
2068		0	0				0		0.0%		0	0	0.0%	
2069		0	0				0		0.0%		0	0	0.0%	
2070		0	0				0		0.0%		0	0	0.0%	
2071		0	0				0		0.0%		0	0	0.0%	
2072		0	0				0		0.0%		0	0	0.0%	
2073		0	0				0		0.0%		0	0	0.0%	
2074		0	0				0		0.0%		0	0	0.0%	
2075		0	0				0		0.0%		0	0	0.0%	
2076		0	0				0		0.0%		0	0	0.0%	
2077		0	0				0		0.0%		0	0	0.0%	
2078		0	0				0		0.0%		0	0	0.0%	
Without Interest														
Past	695,177	642,454	695,177	135,400	131,139	5,974	272,513	39.2%	39.2%		695,177	272,513	39.2%	
Future	197,314	339,709					744,341	219.1%			353,176	738,712	209.2%	
Lifetime		839,768	1,034,885				1,016,854	98.3%			1,048,352	1,011,224	96.5%	
With 4.13% Interest														
Past	966,197	907,582	966,197	152,181	143,641	6,170	301,991	31.3%	31.3%		966,197	301,991	31.3%	
Future		151,609	260,737				520,440	199.6%			270,534	516,622	191.0%	
Lifetime		1,059,191	1,226,934				822,431	67.0%			1,236,731	818,613	66.2%	

Exhibit 4b
Continental General Insurance Company
Pennsylvania Experience
Premium Paying Policies Only
Policy Form: L-6000

Calendar Year	Without Proposed Rate Increase										With Proposed 6% Rate Increase		
	Premium			By Incurral Year				Incurred Loss Ratio			Premium	Incurred	Inc'd LR
	Actual	Original Rtlvl	State Rtlvl	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	State Rtlvl		State Rtlvl	Claims	State Rtlvl
2003	0	0	0	0	0	0	0	0.0%	0.0%		0	0	0.0%
2004	0	0	0	0	0	0	0	0.0%	0.0%		0	0	0.0%
2005	23,437	23,437	23,437	0	0	0	0	0.0%	0.0%		23,437	0	0.0%
2006	56,100	56,100	56,100	0	0	0	0	0.0%	0.0%		56,100	0	0.0%
2007	50,115	50,115	50,115	0	0	0	0	0.0%	0.0%		50,115	0	0.0%
2008	48,487	48,487	48,487	0	0	0	0	0.0%	0.0%		48,487	0	0.0%
2009	43,505	43,505	43,505	0	0	0	0	0.0%	0.0%		43,505	0	0.0%
2010	40,620	40,620	40,620	0	0	0	0	0.0%	0.0%		40,620	0	0.0%
2011	39,054	39,054	39,054	0	0	0	0	0.0%	0.0%		39,054	0	0.0%
2012	35,801	35,801	35,801	3,028	0	0	3,028	8.5%	8.5%		35,801	3,028	8.5%
2013	34,921	34,921	34,921	0	0	0	0	0.0%	0.0%		34,921	0	0.0%
2014	36,869	32,710	36,869	22,130	0	0	22,130	60.0%	60.0%		36,869	22,130	60.0%
2015	38,296	31,962	38,296	0	0	0	0	0.0%	0.0%		38,296	0	0.0%
2016	39,611	31,353	39,611	0	0	0	0	0.0%	0.0%		39,611	0	0.0%
2017	35,652	24,871	35,652	110,242	131,139	318	241,699	677.9%	677.9%		35,652	241,699	677.9%
2018	39,522	27,446	39,522	0	0	2,157	2,157	5.5%	5.5%		39,522	2,157	5.5%
2019	21,543	14,732	21,543	0	0	3,499	3,499	16.2%	16.2%		21,543	3,499	16.2%
Jan-Sept													
Oct-Dec													
2019		4,681	6,846				6,897	100.7%			6,846	6,897	100.7%
2020		18,331	31,669				29,477	93.1%			31,669	29,477	93.1%
2021		17,630	30,465				32,908	108.0%			30,978	32,821	105.9%
2022		16,849	29,115				36,283	124.6%			30,492	36,011	118.1%
2023		15,989	27,629				39,473	142.9%			28,953	39,171	135.3%
2024		15,054	26,014				42,385	162.9%			27,261	42,058	154.3%
2025		14,051	24,281				44,506	183.3%			25,444	44,159	173.6%
2026		12,995	22,455				45,636	203.2%			23,531	45,277	192.4%
2027		11,905	20,572				45,938	223.3%			21,557	45,572	211.4%
2028		10,793	18,650				45,600	244.5%			19,544	45,233	231.4%
2029		9,677	16,723				44,589	266.6%			17,524	44,227	252.4%
2030		8,578	14,824				42,803	288.7%			15,534	42,452	273.3%
2031		7,511	12,979				40,298	310.5%			13,601	39,964	293.8%
2032		6,488	11,211				37,016	330.2%			11,748	36,706	312.5%
2033		5,524	9,546				33,314	349.0%			10,003	33,033	330.2%
2034		4,633	8,005				29,486	368.3%			8,389	29,235	348.5%
2035		3,821	6,602				25,612	387.9%			6,919	25,392	367.0%
2036		3,096	5,349				21,751	406.6%			5,606	21,563	384.7%
2037		2,463	4,257				17,982	422.4%			4,461	17,826	399.6%
2038		1,925	3,326				14,464	434.9%			3,485	14,338	411.4%
2039		1,476	2,550				11,359	445.5%			2,672	11,259	421.3%
2040		1,111	1,920				8,759	456.2%			2,012	8,682	431.5%
2041		821	1,418				6,627	467.4%			1,486	6,569	442.1%
2042		594	1,027				4,932	480.3%			1,076	4,888	454.2%
2043		423	730				3,596	492.4%			765	3,564	465.7%
2044		295	510				2,563	502.7%			534	2,540	475.4%
2045		203	350				1,787	510.2%			367	1,771	482.5%
2046		137	237				1,221	516.0%			248	1,210	487.9%
2047		91	158				824	522.2%			165	816	493.9%
2048		60	104				550	529.7%			109	545	500.8%
2049		39	68				363	535.9%			71	360	506.8%
2050		25	44				236	539.8%			46	234	510.4%
2051		16	28				153	543.0%			29	151	513.4%
2052		10	18				99	549.6%			19	98	519.6%
2053		7	11				64	558.6%			12	63	528.0%
2054		4	7				42	569.0%			8	41	537.6%
2055		3	5				27	582.0%			5	27	549.8%
2056		2	3				18	596.3%			3	18	563.2%
2057		1	2				12	612.5%			2	12	578.4%
2058		1	1				7	592.4%			1	7	559.4%
2059		0	1				4	561.1%			1	4	529.8%
2060		0	0				3	609.8%			1	3	575.7%
2061		0	0				2	678.3%			0	2	640.4%
2062		0	0				1	467.6%			0	1	441.5%
2063		0	0				0	173.0%			0	0	163.4%
2064		0	0				0	74.0%			0	0	69.9%
2065		0	0				0	185.3%			0	0	175.0%
2066		0	0				0	0.0%			0	0	0.0%
2067		0	0				0	0.0%			0	0	0.0%
2068		0	0				0	0.0%			0	0	0.0%
2069		0	0				0	0.0%			0	0	0.0%
2070		0	0				0	0.0%			0	0	0.0%
2071		0	0				0	0.0%			0	0	0.0%
2072		0	0				0	0.0%			0	0	0.0%
2073		0	0				0	0.0%			0	0	0.0%
2074		0	0				0	0.0%			0	0	0.0%
2075		0	0				0	0.0%			0	0	0.0%
2076		0	0				0	0.0%			0	0	0.0%
2077		0	0				0	0.0%			0	0	0.0%
2078		0	0				0	0.0%			0	0	0.0%
Without Interest													
Past	583,534	535,116	583,534	135,400	131,139	5,974	272,513	46.7%	46.7%		583,534	272,513	46.7%
Future		197,314	339,709				719,666		211.8%		353,176	714,274	202.2%
Lifetime		732,430	923,243				992,179		107.5%		936,710	986,787	105.3%
With 4.13% Interest													
Past	807,553	754,042	807,553	152,181	143,641	6,170	301,991	37.4%	37.4%		807,553	301,991	37.4%
Future		151,609	260,737				501,070		192.2%		270,534	497,476	183.9%
Lifetime		905,651	1,068,290				803,061		75.2%		1,078,087	799,467	74.2%

Exhibit 5
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
Premium Paying Policies Only
Projection on Original Rate Level
Policy Forms: L-6000, LTC-020201

Calendar Year	Original Assumptions			Current Assumptions		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium*	Incurred Claims**	Loss Ratio
Oct - Dec 2019	2,670,367	1,927,624	72.2%	2,699,414	1,953,672	72.4%
2020	10,252,081	8,087,873	78.9%	10,579,498	8,501,981	80.4%
2021	9,554,710	8,764,877	91.7%	10,181,885	9,602,985	94.3%
2022	8,872,412	9,462,935	106.7%	9,740,126	10,858,891	111.5%
2023	8,208,351	10,170,360	123.9%	9,350,774	11,935,403	127.6%
2024	7,564,457	10,869,922	143.7%	8,940,108	13,009,849	145.5%
2025	6,942,656	11,533,319	166.1%	8,506,209	14,060,591	165.3%
2026	6,344,775	12,150,321	191.5%	8,051,390	15,060,894	187.1%
2027	5,772,509	12,693,166	219.9%	7,579,623	16,004,092	211.1%
2028	5,227,399	13,137,925	251.3%	7,095,172	16,880,875	237.9%
2029	4,710,781	13,468,406	285.9%	6,602,569	17,665,651	267.6%
2030	4,223,744	13,679,060	323.9%	6,106,713	18,318,192	300.0%
2031	3,767,094	13,771,725	365.6%	5,612,895	18,806,261	335.1%
2032	3,341,330	13,754,991	411.7%	5,125,930	19,105,091	372.7%
2033	2,946,647	13,631,700	462.6%	4,650,442	19,201,794	412.9%
2034	2,582,965	13,400,820	518.8%	4,190,368	19,095,463	455.7%
2035	2,249,918	13,054,424	580.2%	3,749,019	18,776,348	500.8%
2036	1,946,885	12,589,296	646.6%	3,329,173	18,240,012	547.9%
2037	1,672,979	12,014,442	718.1%	2,933,113	17,488,726	596.3%
2038	1,427,120	11,344,738	794.9%	2,562,810	16,555,081	646.0%
2039	1,208,045	10,593,909	876.9%	2,219,988	15,481,593	697.4%
2040	1,014,361	9,778,436	964.0%	1,906,136	14,295,366	750.0%
2041	844,542	8,915,195	1055.6%	1,622,143	13,023,532	802.9%
2042	696,955	8,024,821	1151.4%	1,368,067	11,701,652	855.3%
2043	569,879	7,133,076	1251.7%	1,143,194	10,377,259	907.7%
2044	461,550	6,257,905	1355.8%	946,487	9,089,172	960.3%
2045	370,181	5,415,718	1463.0%	776,581	7,873,924	1013.9%
2046	293,967	4,624,228	1573.0%	631,685	6,754,075	1069.2%
2047	231,125	3,895,725	1685.5%	509,582	5,739,897	1126.4%
2048	179,943	3,238,856	1799.9%	407,859	4,841,813	1187.1%
2049	138,772	2,657,809	1915.2%	324,022	4,054,322	1251.2%
2050	106,066	2,154,454	2031.2%	255,709	3,375,938	1320.2%
2051	80,412	1,728,936	2150.1%	200,653	2,799,741	1395.3%
2052	60,536	1,375,355	2272.0%	156,691	2,313,866	1476.7%
2053	45,311	1,086,660	2398.2%	121,868	1,907,404	1565.1%
2054	33,776	854,081	2528.7%	94,475	1,568,240	1659.9%
2055	25,126	669,753	2665.6%	73,048	1,288,527	1764.0%
2056	18,677	525,671	2814.5%	56,364	1,056,247	1874.0%
2057	13,894	413,271	2974.6%	43,417	863,408	1988.6%
2058	10,350	325,418	3144.0%	33,393	703,243	2105.9%
2059	7,737	256,841	3319.7%	25,648	570,235	2223.3%
2060	5,796	203,263	3507.0%	19,668	461,153	2344.7%
2061	4,351	161,332	3708.2%	15,049	371,772	2470.3%
2062	3,269	128,011	3916.1%	11,484	297,981	2594.7%
2063	2,459	101,282	4119.7%	8,739	236,693	2708.5%
2064	1,847	79,773	4319.9%	6,630	186,515	2813.4%
2065	1,386	62,586	4516.1%	5,011	145,565	2904.7%
2066	1,038	48,806	4701.1%	3,774	113,292	3002.0%
2067	776	37,632	4848.6%	2,831	87,460	3089.4%
2068	580	28,575	4929.1%	2,117	66,946	3162.4%
2069	433	21,432	4955.1%	1,580	50,881	3220.7%
2070	323	15,883	4924.8%	1,177	38,324	3256.9%
2071	240	11,611	4828.9%	875	28,659	3275.3%
2072	179	8,429	4699.4%	649	21,298	3280.7%
2073	134	6,012	4499.0%	481	15,604	3245.2%
2074	99	4,248	4275.8%	356	11,354	3188.8%
2075	74	2,991	4063.3%	263	8,169	3107.9%
2076	54	2,098	3887.7%	193	5,830	3020.3%
2077	39	1,480	3772.4%	141	4,121	2927.0%
2078	28	1,029	3673.3%	102	2,874	2819.2%
2079	20	698	3565.9%	-	-	0.0%
2080	13	465	3486.8%	-	-	0.0%
2081	9	315	3568.0%	-	-	0.0%
2082	6	200	3581.8%	-	-	0.0%
2083	3	122	3586.5%	-	-	0.0%
2084	2	69	3562.2%	-	-	0.0%
2085	1	37	3548.1%	-	-	0.0%
2086	1	18	3511.5%	-	-	0.0%
2087	0	8	3469.9%	-	-	0.0%
2088	0	3	3326.7%	-	-	0.0%
2089	0	1	3063.5%	-	-	0.0%
2090	(0)	(0)	4589.5%	-	-	0.0%

Loss Ratio Summaries as of 09/30/2019 (Discounted at 4.13%)

Projected	80,478,953	185,391,431	230.4%	101,163,140	244,578,598	241.8%
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Prospective PV Rate Increase Calculation	
1. Δ PV(Future Incurred Claims)***	83,645,026
2. Δ PV(Future Earned Premium)	20,684,187
3. PV _{current} (Future Earned Premium)	101,163,140
4. Rate Increase %	$\frac{\Delta \text{PV(Future Incurred Claims)} - 58\% * \Delta \text{PV(Future Earned Premium)}}{85\% * \text{PV}_{\text{current}}(\text{Future Earned Premium})}$ 83%
5. State-Specific cumulative percent rate increase to date	73%
6. State-Specific Adjusted Rate Increase	6%

*Includes Shock Lapse

**Includes Shock Lapse and Proposed RINC for Survivorship and WOP

***Current Assumptions Experience Contains MAE and Includes Shock Lapse and Proposed RINC for Survivorship and WOP

Exhibit 6
Continental General Insurance Company
Policy Form: L-6000
Eligibility for Contingent Benefit Upon Lapse (CBUL)

PA State Specific

Lives Inforce	Issue Age								Total
	< 50	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 +	
Total Premium Paying	0	0	0	5	6	0	0	0	11
Rate-Stability	0	0	0	5	6	0	0	0	11
Eligible for CBUL	0	0	0	5	6	0	0	0	11

Exhibit 7
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
Rate Increase History as of Filing Date
Policy Forms: L-6000, LTC-020201

States	Date 1st Increase Requested	1st % Increase Requested (Base)	Date 1st Increase Approved	1st % Increase Approved (Base)	Date 2nd Increase Requested	2nd % Increase Requested (Base)	Date 2nd Increase Approved	2nd % Increase Approved (Base)	Date 3rd Increase Requested	3rd % Increase Requested (Base)	Date 3rd Increase Approved	3rd % Increase Approved (Base)	Date 4th Increase Requested	4th % Increase Requested (Base)	Date 4th Increase Approved	4th % Increase Approved (Base)	Date 5th Increase Requested	5th % Increase Requested (Base)	Date 5th Increase Approved	5th % Increase Approved (Base)	Cumulative % Base
AL	9/3/2013	20.0%	12/23/2013	20.0%	12/18/2015	30.0%	12/6/2016	30.0%	7/19/2018	44.4%	PENDING									56.0%	
AR	9/25/2013	20.0%	11/13/2013	0.0%	12/18/2015	30.0%	1/21/2016	0.0%	8/10/2018	132.6%	9/17/2018	10.0%	6/26/2020	51.0%	PENDING					10.0%	
AZ	11/22/2013	20.0%	1/17/2014	0.0%	8/27/2018	132.6%	5/23/2019	48.0%												48.0%	
CO	1/29/2016	30.0%	2/18/2016	0.0%	5/15/2019	75.0%	PENDING													0.0%	
CT	9/24/2013	20.0%	10/25/2013	0.0%																0.0%	
DC	9/24/2013	10.0%	2/4/2014	10.0%	6/2/2016	10.0%	7/29/2016	10.0%	2/20/2019	180.7%	PENDING									21.0%	
GA	8/25/2013	20.0%	3/13/2014	12.0%	12/18/2015	30.0%	5/5/2016	12.0%	6/22/2018	82.5%	8/21/2018	18.0%	6/7/2019	18.0%	8/26/2019	12.0%	5/20/2020	9.0%	5/26/2020	9.0%	80.7%
IA	9/25/2013	20.0%	5/13/2014	17.0%	3/21/2016	30.0%	8/2/2016	17.0%	7/3/2018	66.5%	9/18/2018	17.9%	5/22/2020	12.0%	PENDING					61.4%	
ID	9/24/2013	20.0%	2/11/2014	20.0%	1/18/2016	30.0%	8/11/2016	30.0%												56.0%	
IL	8/25/2013	118.9%	11/7/2016	118.9%																118.9%	
IN	8/24/2018	132.6%	10/29/2018	0.0%	2/7/2020	30.5%	2/28/2020	0.0%												0.0%	
KS	8/25/2013	20.0%	9/25/2014	0.0%	12/18/2015	50.2%	9/2/2016	50.2%												50.2%	
KY	9/24/2013	20.0%	10/14/2013	20.0%	1/18/2016	30.0%	4/11/2016	0.0%	9/18/2018	87.3%	12/14/2018	20.0%	6/1/2020	23.0%	PENDING					44.0%	
LA	8/27/2013	20.0%	10/14/2013	0.0%	1/13/2016	30.0%	8/5/2016	15.0%	8/20/2018	104.4%	9/24/2019	25.0%								43.8%	
MI	9/25/2013	20.0%	10/10/2013	20.0%	12/18/2015	30.0%	1/5/2016	30.0%	3/29/2019	43.0%	4/22/2019	43.0%								123.1%	
MO (Pre)	10/7/2013	20.0%	10/31/2013	20.0%	12/19/2018	92.3%	4/1/2020	99.9%												139.9%	
MO (Post)	8/27/2013	20.0%	11/25/2013	20.0%																20.0%	
MS	9/24/2013	20.0%	12/10/2013	20.0%	2/19/2016	25.0%	9/12/2016	25.0%												50.0%	
MT	9/24/2013	20.0%	12/3/2013	10.0%	2/18/2016	30.0%	7/8/2016	22.7%												35.0%	
NC	9/24/2013	20.0%	10/24/2013	20.0%	4/20/2016	30.0%	12/22/2016	23.0%	8/3/2018	54.6%	4/9/2020	20.0%								77.1%	
ND	9/18/2013	20.0%	10/21/2013	15.0%	12/18/2015	30.0%	1/26/2016	15.0%	3/29/2019	74.4%	5/3/2019	0.0%								32.3%	
NE	8/27/2013	20.0%	11/7/2013	20.0%	1/13/2016	30.0%	5/24/2016	17.7%*	8/10/2018	58.3%	11/21/2018	17.6%**								66.1%	
NM	8/27/2013	20.0%	10/18/2013	0.0%	12/18/2015	30.0%	1/27/2016	0.0%	2/5/2019	101.7%	2/26/2019	10.0%	6/26/2020	51.0%	PENDING					10.0%	
NV	9/3/2013	20.0%	11/14/2014	13.3%	2/23/2016	30.0%	2/8/2017	10.0%												24.6%	
OH	9/24/2013	20.0%	4/25/2016	15.6%	6/28/2018	15.0%	9/7/2018	15.0%	9/16/2019	15.0%	1/7/2020	15.0%								52.9%	
OK	8/28/2013	20.0%	11/12/2013	20.0%	12/18/2015	30.0%	2/4/2016	10.0%	8/31/2018	69.9%	11/13/2018	10.0%	10/31/2019	22.0%	12/5/2019	15.0%				67.0%	
PA	9/24/2013	20.0%	11/5/2013	20.0%	3/4/2016	30.0%	6/21/2016	20.0%	2/5/2019	58.4%	8/23/2019	20.0%								72.8%	
SC	9/4/2013	20.0%	1/22/2014	20.0%	12/18/2015	30.0%	5/11/2016	20.0%	12/7/2018	58.7%	7/1/2019	20.0%	6/16/2020	6.0%	PENDING					72.8%	
SD	9/4/2013	20.0%	10/9/2013	20.0%	2/19/2016	30.0%	3/16/2016	30.0%	9/19/2018	41.5%	10/29/2018	41.5%								120.7%	
TN	9/25/2013	20.0%	4/4/2014	20.0%	2/19/2016	30.0%	9/27/2016	20.0%	9/5/2018	57.3%	1/15/2019	35.0%								94.4%	
TX	9/24/2013	20.0%	10/7/2013	0.0%	5/10/2016	135.9%	3/3/2017	64.0%	8/16/2019	35.0%	PENDING									64.0%	
UT	9/24/2013	20.0%	12/11/2013	20.0%	2/24/2016	30.0%	5/4/2016	0.0%	7/9/2018	87.8%	12/19/2018	30.0%	6/29/2020	15.0%	PENDING					56.0%	
VA	9/24/2013	20.0%	3/31/2015	0.0%	5/27/2016	30.0%	6/7/2017	0.0%	9/12/2018	132.6%	PENDING									0.0%	
WA	8/25/2013	20.0%	10/25/2013	20.0%	12/18/2015	30.0%	8/10/2016	30.0%	6/22/2018	42.9%	3/25/2020	25.0%								95.0%	
WI	9/4/2013	20.0%	10/17/2013	20.0%	12/18/2015	30.0%	2/24/2016	30.0%												56.0%	
WV	9/4/2013	20.0%	12/20/2013	20.0%	2/24/2016	30.0%	5/27/2016	30.0%	8/6/2018	42.6%	11/15/2018	20.0%								87.2%	
WY	8/28/2013	20.0%	10/23/2013	20.0%	12/18/2015	30.0%	2/8/2016	30.0%	9/5/2018	41.2%	10/1/2018	41.2%								120.3%	

*In 2016, rate increase of 30% was approved for policies with Lifetime benefit periods only. This approval had an overall impact of 17.7% in Nebraska.

**In 2018, rate increase of 30% was approved for policies with Lifetime benefit periods only. This approval had an overall impact of 17.6% in Nebraska.

Continental General Insurance Company

P.O. Box 203098

Austin, TX 78720-3098

[Name]
[Address Line 1]
[Address Line 2]
[Address Line 3]
[City, State, Zip Code]

[Today's Date]

RE: Policy/Certificate No. [XXXXXXX]

Dear Policy/Certificate Holder:

Continental General Insurance Company[,the administrator for Loyal American Life Insurance Company's long term care insurance business,] makes every effort to provide quality long term care insurance coverage at reasonable and affordable premium rates. However, the total claims experience for this policy form is in excess of expected levels.

Accordingly, it has become necessary for the Company to increase those premium rates. This adjustment is not related to your personal claims experience, but rather the claims experience for all policies/certificates on this policy form. This adjustment is effective on your premium due date of [Rate Increase Effective Date].

Premium Adjustment		
Current [Modal] Premium [\$X,XXX.XX]	New [Modal] Premium [\$X,XXX.XX]	Rate Increase Percentage [XX]%

[In addition to the current rate increase, the Company will be implementing a [XX]% rate increase approximately one year after the current increase.] Also, the Company anticipates the need to request [an] additional rate increase[s] in the future. This is the Company's current best estimate for future rate increase action on this policy form. However, this plan could change if future claims experience varies from current expectations.

We have enclosed some information for you in the form of Frequently Asked Questions. We recommend that you review this material, which we believe will address many of your questions and concerns about certain coverage considerations.

[The benefits available to you in your policy/certificate offer valuable insurance protection. Enclosed you will find benefit reduction options and information regarding a Contingent Nonforfeiture Benefit that is being offered to you at this time. If you are interested in discussing these options or have questions, please contact our Client Services Department toll-free at [866-830-0607].]

[The benefits available to you in your policy/certificate offer valuable insurance protection. If you are interested in discussing benefit reduction options to reduce your premium, please call our Client Services Department toll-free at [866-830-0607]. Should you decide not to keep your policy/certificate in force at the increased premium level, or at a reduced benefit level, the Company is offering a Contingent Nonforfeiture Benefit at this time. This benefit is described in the enclosed Contingent Nonforfeiture Benefit Option page.]

Administration for:

Great American Life Insurance Company®

Loyal American Life Insurance Company®

P.O. Box 203098 • Austin, TX 78720-3098

Toll Free: (866) 830-0607 • Fax: (888) 769-0737

Continental General Insurance Company

P.O. Box 203098

Austin, TX 78720-3098

Sincerely,

[W. Travis Simpson]

[Senior Vice President and Chief Operating Officer]

Administration for:

Great American Life Insurance Company®

Loyal American Life Insurance Company®

P.O. Box 203098 • Austin, TX 78720-3098

Toll Free: (866) 830-0607 • Fax: (888) 769-0737

FREQUENTLY ASKED QUESTIONS

Additional Premium Increases

My premiums are being increased. Where is that allowed by my policy/certificate?

The Company has the right to adjust premiums in accordance with the terms of the policy/certificate. The face page of your policy/certificate discusses how this must be done. The premium increase has been filed with the Department of Insurance in the state where your policy/group master policy was issued.

You have told me that you are going to increase my premiums. Can I expect additional increases in the future?

As mentioned in the cover letter, the Company anticipates the need to pursue [an] additional rate increase[s] in the future. [In addition to the current rate increase, the Company will be implementing [a/an] [XX]% rate increase approximately one year after the current increase.] This is the Company's current best estimate for future rate increase action on this policy form, but this plan could change if future claims experience varies from current expectations. As with this increase, any future increases would continue to be based on the overall experience of your class of insureds and filed with your state insurance department for approval, if required. You will be notified in advance of such increases as stated in your policy/certificate. We believe this information will enable you to anticipate the likelihood of future premium increases and to make an informed decision as to any benefit change options that could lower your premium now.

Benefit Reduction Options

I understand that my premiums are being increased. I am not sure I want to pay the increased premium. Do I have any options?

We may be able to provide you with alternative approaches to offset the increase by modifying the benefits in your policy/certificate. Our Client Services Department can give you detailed information about your policy/certificate. Some considerations might include removing optional riders that you may have purchased. However, you should always consider that if you reduce your coverage, you run the risk of increasing your out of pocket costs at the time of claim.

If I choose to reduce my premiums, how long do I have to pick an option?

Your premium will increase on the effective date stated in your notice letter, but you may change your coverage at any time. You may elect now, or any time in the future, to reduce benefits as outlined above. If you select any of the attached benefit reduction options, they will become effective on the rate increase effective date of [Rate Increase Effective Date], unless you specify otherwise.

Can the Company delay making my premium increase effective until I decide which option is best for me?

All policy/certificate holders within the same premium class must be treated similarly. We make sure that notices are mailed in advance of the increase to allow you time to make a decision. We cannot delay the premium increase on an individual policy/certificate basis.

Survivorship Considerations

If I have a Survivorship Benefit in my policy/certificate, how is this affected by the premium adjustment?

The survivorship benefit can be a very valuable feature. The benefit is not directly impacted by the premium adjustment. However, if you elect the Contingent Nonforfeiture Benefit as outlined below,

your policy/certificate will be converted to a paid-up status, and the survivorship benefit will no longer be necessary.

NOTE: Please refer to your specific policy/certificate language for information relating to how your survivorship option may work and any qualifications that may apply.

Contingent Nonforfeiture Benefit

If I choose not to pay future premiums, what happens to my coverage?

If you do not pay your premium when it becomes due, your current coverage will lapse, i.e. terminate. However, in order to help you avoid losing the amount of the premiums you have paid up to this point for your coverage, the Company will provide you with a Contingent Nonforfeiture Benefit. [This benefit will allow your daily benefit amount and elimination period to remain the same, but the maximum benefits available will be reduced. The new maximum benefit will be determined as indicated on the enclosed Contingent Nonforfeiture Benefit Option page. Any inflation protection under your policy/certificate will stop at this time. This is not a cash value. It is benefit dollars available to you in the event that you become eligible for and receive covered services in the future. Once your Contingent Nonforfeiture Benefit has been exercised, you may not resume the payment of premiums or make any changes to your policy/certificate.]

You can elect the Contingent Nonforfeiture Benefit by completing and returning the attached Contingent Nonforfeiture Benefit Option form now or within 120 days following the due date of the rate increase. This benefit is automatic if you stop paying your premiums now or within 120 days after the effective date of the rate increase.]

[Contingent Nonforfeiture Benefit Option 1:

This benefit will allow your daily benefit amount and elimination period to remain the same, but the maximum benefits available will be reduced. The new maximum benefit will be determined as indicated on the enclosed Contingent Nonforfeiture Benefit Option page. Any inflation protection under your policy/certificate will stop at this time.

Contingent Nonforfeiture Benefit Option 2:

This benefit will allow your elimination period and remaining lifetime benefit amount to remain the same, but the daily benefit amounts will be reduced. The new daily benefit amounts will be determined as indicated on the enclosed Contingent Nonforfeiture Benefit Option page. Any inflation protection under your policy/certificate will stop at this time.

The Contingent Nonforfeiture Benefit is not a cash value. It is benefit dollars available to you in the event that you become eligible for and receive covered services in the future. Once your Contingent Nonforfeiture Benefit has been exercised, you may not resume the payment of premiums or make any changes to your policy/certificate.

You can elect the Contingent Nonforfeiture Benefit by completing and returning the attached Contingent Nonforfeiture Benefit Option form now or within 120 days following the due date of the rate increase. The Contingent Nonforfeiture Benefit Option 2 is automatic if you stop paying your premiums now or within 120 days after the effective date of the rate increase.]

NOTE: The Contingent Nonforfeiture Benefit provides limited benefits and is not a cash value. We urge you to carefully consider whether or not such limited benefits are appropriate for you.

Other Questions

My premiums are taken directly from my bank account. Do I need a new Pre-Authorized Checking form?

No, your existing authorization will allow us to deduct the correct premium from your account.

I am currently receiving benefits under my policy/certificate. How does this impact me if my premiums are being waived?

The premium increase will not impact your current claim. Your policy/certificate will continue to provide you with benefits in accordance with the terms of the coverage you purchased. The policy/certificate benefit that waives premium will continue to work the same way. If your premiums are currently being waived, the new premium will also be waived until such time as you are no longer eligible for waiver of premium, as stated in your policy/certificate. You will begin to pay the adjusted premium when you return to a premium paying status.

I have read the enclosed documents and I still have questions. How do I get these questions answered?

If you would like assistance or have additional questions, please contact our Client Services Department toll-free at [866-830-0607].

[BENEFIT REDUCTION OPTIONS TO REDUCE YOUR PREMIUM]

If you wish to modify your coverage as outlined in the options listed on the reverse side of this page, please declare the requested option in the space provided, sign and date in the space provided, and return this letter to Continental General Insurance Company[,the administrator for Loyal American Life Insurance Company's long term care insurance business,] in the enclosed postage paid return envelope. If you are interested in discussing your options for coverage changes in more detail, please call our Client Services Department toll-free at [866-830-0607].

Please note that this is only a QUOTE, NOT A GUARANTEE of any rate quoted, or a revision to your current policy/certificate. Premium calculations are based on the information provided and policy/certificate coverage as of [Today's Date]. Actual premium may differ slightly. As a result, please do not remit premium with any benefit reductions. Upon election, your policy/certificate will be endorsed to reflect the actual premium.

[Please be aware that modifying your coverage may impact other benefits provided by your policy/certificate. Please refer to your policy/certificate for information regarding your coverage. If you have additional questions, please contact our Client Services Department.]

Changes to your coverage may not be in your best interest if you are on claim or eligible to be on claim.

Changes to your coverage may not be in your best interest if you have a Premium Payment Amendatory Rider attached to your policy/certificate. Once your policy is paid-up based on the Premium Payment Amendatory Rider, your policy/certificate will automatically be renewed for the rest of your life with no further premium payments required.

[If you have the Shared Extended Expense Rider and your Covered Spouse's policy/certificate is still in force, any changes you make to your coverage with regards to the Maximum Lifetime Benefit and the Long Term Care Daily Benefit **must** also be made to your Covered Spouse's policy/certificate. **Both** spouses must return this form for their individual policy/certificate in order for these changes to go into effect.]

Should you decide not to keep your policy/certificate in force at the increased premium level, or at a reduced benefit level, the Company is offering a Contingent Nonforfeiture Benefit at this time. This benefit is described in the enclosed Contingent Nonforfeiture Benefit Option page.

Effective on your premium due date of [Rate Increase Effective Date], the [Modal] premium for your long term care insurance will be increased to [\$X,XXX.XX]. Please select the requested benefit reduction option, which will become effective on the rate increase effective date. [You are entitled to select more than one of the following options.] Sign and date in the space provided and return this page to Continental General Insurance Company[,the administrator for Loyal American Life Insurance Company’s long term care insurance business,] in the enclosed postage paid return envelope.

☐ **[Benefit Reduction Option 1 – Downgrade Maximum Lifetime Benefit**

Original Maximum Lifetime Benefit	[\$XXX,XXX]
Reduced Maximum Lifetime Benefit	[[XXX,XXX]
Premium After Reducing Benefit	[\$X,XXX.XX]

☐ **[Benefit Reduction Option [2] – Downgrade Maximum Daily Benefit**

Original Long Term Care Daily Benefit	[\$XXX.XX]
Reduced Long Term Care Daily Benefit	[\$XXX.XX]
[Original Home Health/Home and Community Care Daily Benefit	[\$XXX.XX]
Reduced Home Health/Home and Community Care Daily Benefit	[\$XXX.XX]
Premium After Reducing Benefit	[\$X,XXX.XX]

☐ **[Benefit Reduction Option [3] – Increase Elimination Period**

Current Elimination Period	[XX Days]
Increased Elimination Period	[XX Days]
Premium After Increasing Elimination Period	[\$X,XXX.XX]

By signing below, I am authorizing [Continental General Insurance Company/Loyal American Life Insurance Company] to reduce my coverage as indicated by the Option(s) selected/checked above.

Signature of Insured: _____	Date: _____
Policy/Certificate No. _____	Policy/Certificate Holder Name: [Policy/Certificate Holder
[Policy/Certificate Number]	Name]]

CONTINGENT NONFORFEITURE BENEFIT OPTION

Regardless of any Contingent Nonforfeiture riders attached to your policy/certificate, the Company will provide you with a Contingent Nonforfeiture Benefit if you choose to lapse your policy/certificate now or within 120 days after the effective date of the rate increase. You may elect to exercise this benefit by returning this completed form. However, if we do not hear from you and your policy/certificate lapses within this time period, the Contingent Nonforfeiture Benefit [Option 2] will automatically take effect.

This rate increase will be effective on your premium due date of [Rate Increase Effective Date]. This offer expires [Rate Increase Effective Date + 120 Days].

[The Contingent Nonforfeiture Benefit will convert your policy/certificate to a paid-up status which will shorten the benefit period provided by your policy/certificate but will maintain your maximum daily benefit and elimination period at the time of conversion. If you have inflation protection under your policy/certificate, no further increases will occur. Your maximum benefit amount will be equal to the greater of the sum of all premiums paid for the policy/certificate and any attached riders or thirty (30) times the maximum daily long term care benefit at the time of conversion. The maximum benefit amount provided by this Contingent Nonforfeiture Benefit shall not exceed the remaining unused Maximum Lifetime Benefit of your current policy/certificate at the time of conversion. This is not a cash value option.

NOTE: This Contingent Nonforfeiture Benefit will automatically be provided to you if you lapse your policy/certificate now or within 120 days after the effective date of this rate increase.]

☐ CONTINGENT NONFORFEITURE OPTION 1

This Contingent Nonforfeiture Benefit will convert your policy/certificate to a paid-up status which will shorten the benefit period provided by your policy/certificate but will maintain your maximum daily benefit and elimination period at the time of conversion. If you have inflation protection under your policy/certificate, no further increases will occur. Your maximum benefit amount will be equal to the greater of the sum of all premiums paid for the policy/certificate and any attached riders or thirty (30) times the maximum daily long term care benefit at the time of conversion. The maximum benefit amount provided by this Contingent Nonforfeiture Benefit shall not exceed the remaining unused Maximum Lifetime benefit of your current policy/certificate at the time of conversion. This is not a cash value option.

☐ CONTINGENT NONFORFEITURE OPTION 2

This Contingent Nonforfeiture Benefit will convert your policy/certificate to a paid-up status which will lower your daily benefits but will maintain your elimination period and remaining lifetime benefit amount at the time of conversion. If you have inflation protection under your policy/certificate, no further increases will occur. Your daily benefit amounts will be equal to 90% of your current daily benefits times the ratio of the number of completed months of paid premiums divided by the number of month in the premium paying period for your policy/certificate. This is not a cash value option.

NOTE: The Contingent Nonforfeiture Benefit Option 2 will automatically be provided to you if you lapse your policy/certificate now or within 120 days after the effective date of this rate increase.]

By signing below, I am electing the Contingent Nonforfeiture Benefit and am authorizing [Continental General Insurance Company/Loyal American Life Insurance Company] to convert my policy/certificate to a paid-up status with no further premiums due.

DO NOT complete and return this form if you are electing a Benefit Reduction Option or are maintaining your current policy/certificate and benefits by paying the new premium.

Signature of Insured: _____	Date: _____
Policy/Certificate No. _____	Policy/Certificate Holder Name: [Policy/Certificate
[Policy/Certificate Number]	Holder Name]

Managing and Monitoring Long Term Care Risks

Risk Management processes and staffing are focused on four specific stages of the managing the claims process: Intake/New Claim Setup, Adjudication, Ongoing Management/Payment, and Claim Resolution.

Intake/New Claim Setup: By keeping the eligibility requirements-gathering process agile, significant delays are avoided that could otherwise compromise our ability to make sound claim decisions and prevent us from complying with our regulatory requirements. We maintain a team dedicated to following up on claim notices received via telephone or electronically. This unit can accurately assess the developing circumstances that surround an early claim and guide the claimant and family through a timely and effective adjudication process while setting appropriate expectations by reviewing each insured's policy benefit information and coverage. Our proactive front-end process helps avoid "buying" claims that would otherwise happen if we just mailed a claim form.

Adjudication: As eligibility requirements are received, our extensive front-end Intake process proceeds to Adjudication. New claims are presented by the Claims Examiner to either a senior second-tier review specialist or to our Claim Committee, along with recommendations for approval, denial or further handling and disposition. The committee meets on a regular basis and consists of senior level staff with many years of experience, as well as management personnel who can discuss the claim and confirm the claim determination or offer any special guidance for handling.

It is vital that we thoroughly understand the medical circumstances that drive eligibility for each claim and that will set the stage for its development and outcome.

Ongoing Management/Payment: One of the most important risk controls for LTC claims is the active monitoring and payment of an approved, ongoing claim. Claimants that have a potential for recovery are closely monitored to ensure that the eligibility criteria continues to be met.

The protocol for reviewing ongoing claims is set by each individual claimant's medical status and recovery potential. In addition to our internal RN staff, also available to us are the services of an expert LTC Medical Director who can consult on the most difficult cases and who may also be called upon to clarify information given to us by the insured's own attending physician.

Ongoing claims are examined carefully for changes in billing patterns, changes in levels of care and breaks of confinement for possible hospital stays or other leaves. Confinement verification protocol ensures that claim payments are properly adjusted to reflect these leaves.

Claim Resolution: Controlling the trajectory of short duration claims can have a positive outcome for early claim closure and restoration of premium payment. This is often a "win-win" situation for both the company and the client.

Also, accurate and timely resolution of a client's death and accurately paying a claim to its coverage maximums prevents overpayment, recovery costs and disruption to a grieving family.

Also critical to managing risk exposure and monitoring morbidity are fraud detection controls, ongoing claims audits, and periodic updates to our expected claim costs.

Fraud: Our LTC processes include several fraud detection and mitigation controls and practices. Staff members are trained annually on several aspects of fraud including "red flags" of LTC fraud detection and will refer suspect claim activity to management for review and further action if warranted. If necessary, independent medical exams or other investigatory methods may be used to resolve outstanding concerns. All suspect claim activity is reported to the appropriate state governing agencies as required. Lastly, our Strategic Investigative Unit (SIU) is comprised of a multidisciplinary group of senior leaders who serve as a sounding board and steering committee for both specific and general fraud matters.

Claims Audits: In addition to an ongoing robust internal claims audit program, we also engage external 3rd party audit reviews, assuring that our claims processes and practices are sound and generally in line with industry practices and regulatory controls. The most recent external review occurred in 2018 and covered a sample of claims with losses occurring between 2012 and 2018.

Internal audits represent a constant feedback loop. Results are reviewed monthly with senior management staff for discussion, process improvement and training purposes.